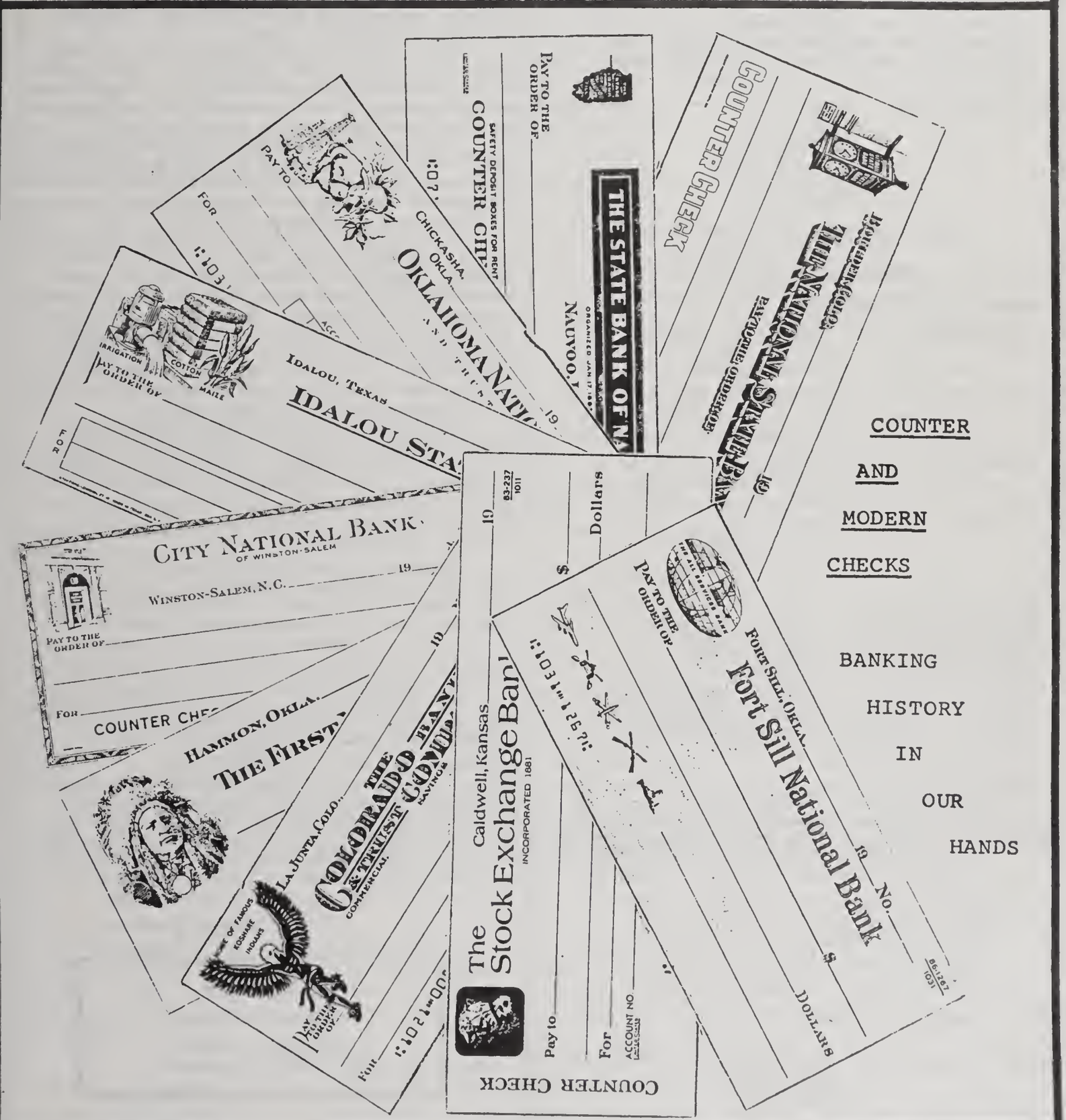
THE CHECK COLLECTOR

NOVEMBER 1988 THE JOURNAL OF NUMBER 8

THE AMERICAN SOCIETY OF CHECK COLLECTORS



COUNTER AND MODERN CHECKS

BANKING HISTORY IN OUR HANDS

THE CHECK COLLECTOR

Editor: Robert A. Spence
P. O. Box 69
Boynton Beach, FL 33425

Assistant Editor: Herman L. Boraker

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AMERICAN SOCIETY OF CHECK COLLECTORS
TREASURER'S REPORT as of 11-01-88

Cash (on hand) $2906.36

Revenue $4425.37
Dues & Ads $4244.64
Interest $180.73

Expenses $3480.38

Jon C. Cook/Treasurer

PRESIDENT'S COLUMN

This issue of The Check Collector will complete two years of publication. Your interest and support has made this possible.

I wish to acknowledge the help and support of our VP and assistant editor, Herman Boraker. Also, the unheralded and considerable work of our secretary, Charles Kemp and of our treasurer, Jon Cook. For as long as I have been a member, Charley and Jon have held these offices, often through difficult times.

The interest and support of our membership continues to increase. Our Board of Directors has been greatly strengthened by the addition of a number of new members and we look forward to their input.

The need to increase our membership still exists. Several of our members have sponsored new members. Rodney Battles set a goal of fifteen new members and is quietly approaching that goal!

You will be pleased that we now have our first member of the "junior" age of 12 years! She is a sincere and eager check collector and, we hope, the first of many young people who will find check collecting to be an interesting and challenging hobby for these times. John Paslawsky's article in this issue and his idea of an ASCC check pool are indicative of the help we can give to these new members.

My thanks to those who have shared their knowledge and collections by sending articles for publication in The Check Collector. We very much need articles of all kinds. Please tell us about your interesting finds and those unusual items in your collection.

Another thank you is due to our advertisers for their support. A small ad for items wanted may help you find some new material for your collection.

Our treasurer has sent out invoices for the 1989 dues. We ask for your continued support in the year ahead.

Three regional check collector meeting have been arranged in the coming months as listed on page 20. Plan to be there if you are in the area.

Your Society is planning check collector meetings in conjunction with some major regional numismatic shows in the next year. If you would like to take part in this effort at your local regional show, please write to me.

Happy collecting,
Bob Spence

IN MEMORIAM

William H. Stump

Assistant Editor
The Check Collector

COUNTER AND MODERN CHECKS — BANKING HISTORY IN OUR HANDS

by John T. Paslawsky

The COUNTER CHECK, is it still an "Orphan Annie" or has it become a bona-fide collectors item? Before trying to answer this question, let me clarify the term "counter check". As the name itself implies, it was the CHECK that was UBIQUITOUS on the counters of banks and merchants across the country for the greater part of the Twentieth Century. Ubiquitous is an appropriate desciption, defined by Mr. Webster as "existing or being everywhere at the same time". And I found that to be true in the late fifties while residing in River Forest, IL.

I started collecting counter checks after purchasing an "odd lot of checks" in a coin catalog mail bid sale. Just curious to see what they looked like and whether they would complement my interest in worldwide banknotes. That lot of 25-30 checks (from 1860 to recent counter checks) was a bargain, judging by current check prices. But, most importantly, it got me started on the search for more checks. That was when I discovered that there were "oodles" of counter checks to be picked up in the Midwest area for free!

In 1962 our company moved its Research and Development Laboratory to Boulder, Colorado, in order to be nearer to its manufacturing facility in Raton, New Mexico. Naturally, I, my wife and our three children welcomed this move since it coincided with our desires to live in the West or Southwest. After moving to Boulder, we made frequent visits to the Chicago area where the families of my brother and two sisters still reside. And always we planned a different travelling route so that we could visit as many states as possible and collect counter checks. At first, we stopped at banks to obtain the checks, but later, I discovered that the local merchants also had them on their counters. Furthermore, the merchants not only had pads of checks from local banks but also pads of checks from other banks in the area, some from as far away as 15-35 miles.

So my check collecting source shifted from banks to small merchants, like apparel, furniture and hardware stores and then on to larger outlets like lumber yards, farm feed stores and farm implement dealers. The farm implement distributors were and still are plentiful in the Midwest, representing such national corporations as Case, Ferguson, John Deere, etc. They became my prime source for counter checks because they had on their counters wooden frames with compartments for 10-20 pads of checks from area banks. It was indeed a pleasure to help myself to the checks after identifying myself and telling them that check collecting was a popular hobby nationwide. That way I met a host of friendly people who were curious about check collecting and often asked me what such items were worth. Someday, I told them, they will be collectors items and as such will command a price commensurate with their age and scarcity. And I believe "that someday" is here now.

My favorite and most prolific source for counter checks was John Deere distributors. "Dear John" I called them, since about half my checks came from them. This counter check bonanza covered the rural areas of the Midwest from Indiana to Colorado and from North Dakota to Texas. The time spent in acquiring these checks provided me with many enjoyable hours of classifying, filing and trading them with other check collectors nationwide.

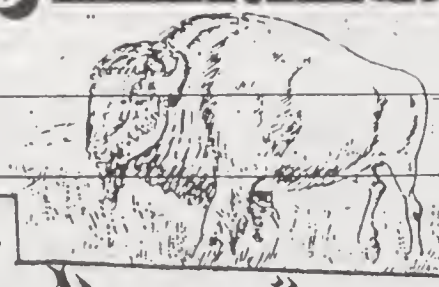
Going back to my opening question on the current status of the counter checks, I can say that interest in them is definitely on the rise. And justly so, because they deserve recognition as the prevalent

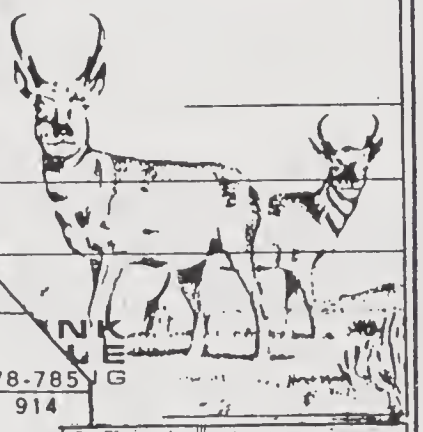
Buffalo, Wyoming ____ 19__ No.____

Wyoming Bank & Trust Company

PAY TO THE ORDER OF ____ $____

____ Do





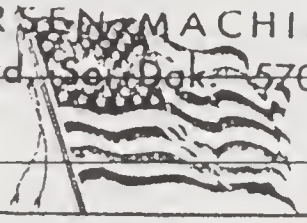
Canton, S. Dak., ____ 19__ No.____

First American Bank

78-785
914

Pay to the Order of PEDERSEN MACHINE Beresford, So. Dak. 57004 ____ $____

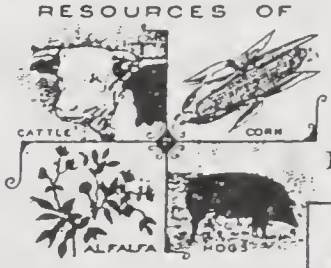
____ Dollar



GALENA, ILLINOIS FIRST NATION

RECENT COUNTER CHECKS 1945 to 1980

RESOURCES OF



MITCHELL, S. DAK., ____ 19__ No.____

78-889/914

LIVE STOCK STATE BANK

PAY TO THE ORDER OF

CENTERVILLE, S. DAK., ____ 19__ No.____

78-155
914

The Bank of Centerville

PEDERSEN MACHINE

PAY TO THE ORDER OF Beresford, So. Dak. 57004 $____

FIRST NATIONAL
MOBILE ALAB

PAY TO THE ORDER OF

BANK OF MOBILE • ALA

COUNTER CHECK

PLEASE FILL IN ACCOUNT NO.

:0651:00261:

OREGON, MO., ____ 19____ No.____

80-512
1012

ZOOK & ROECKER STATE BANK

Coatesville, Ind. ____ 195__ No.____

71-713
712

First National Bank
OF COATESVILLE

Pay to the Order of

R CHECK

Caldwell, Ka

The Stock Exc
INCORPORATED. NO

Pay to ____

ST. CLOUD National Bank

75-27
912

FDIC

Affiliated
First National Bank
P.O. Box 59
Boulder, Colorado 80306

Aug 16 19 88 82-19/1070

Pay to the order of Cash $ 100 00

One hundred and no/100 Dollars

NAME

ACCOUNT NUMBER 20-7779-100

COUNTER CHECK

Susan M. Paalawsky

For ____

:107000194: 20777900" 17 "00000 10000"

Date ____ 19____

The Northern Trust Company
Chicago, Illinois

To Be Used Only At The Counter Of This Bank

Dollars $____

Charge to my checking account

THE MODERN
COUNTER CHECKS
Limited to in-bank use only

Counter Check

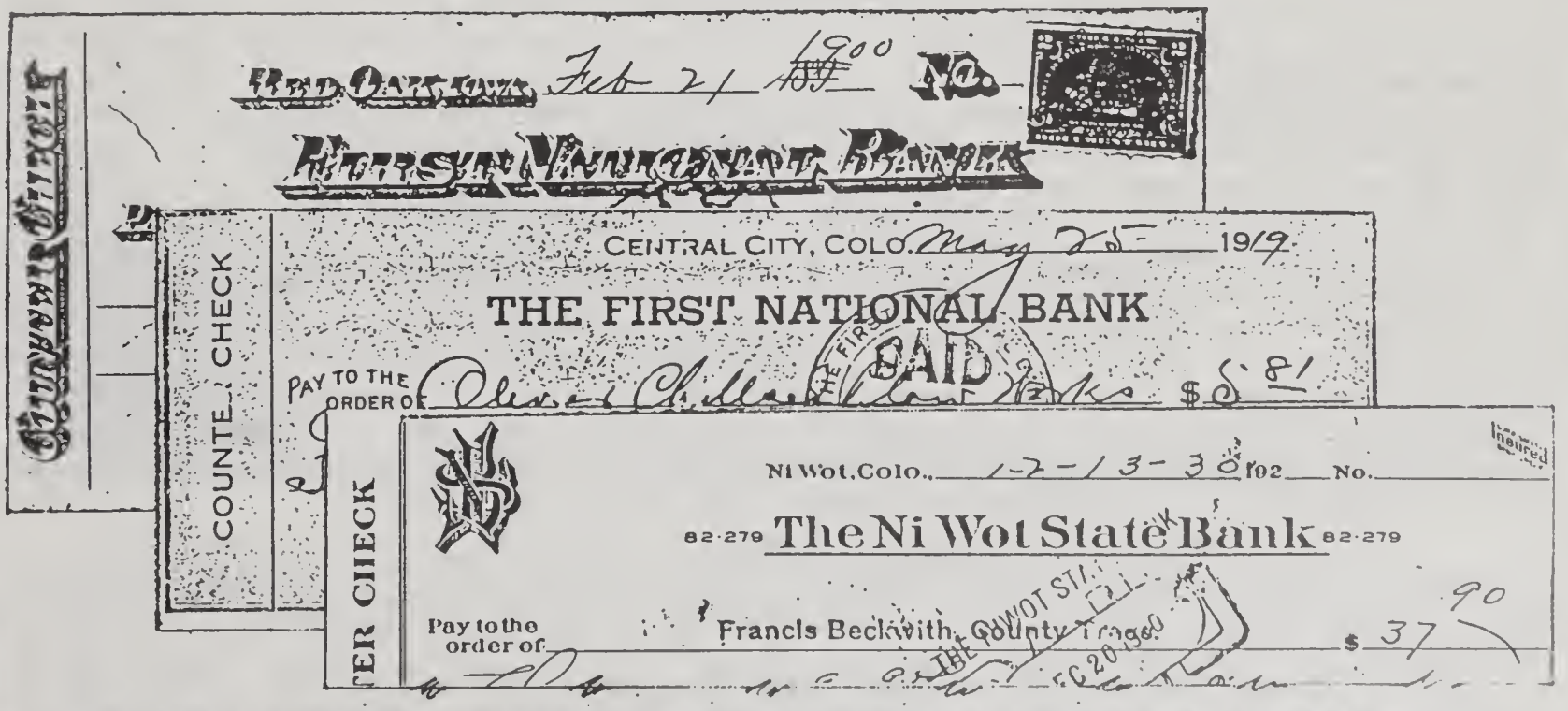
checks of this century; from the early 1900's to their eventual demise in the late 70's, when personal and modern checks replaced them.

Whether large or small, used or blank, from the early decades of 1900 to 1950 (through two World Wars and the infamous Bank Holiday), or from the recent decade of 1960 to 1980, the counter checks were the most widely used medium of exchange in the Midwest. I presume that other areas of the country went through similar stages. In essence, those counter checks, together with commercial or merchant checks, are a fascinating record of our banking history.

When banks stopped issuing pads of checks, the wooden frames of checks went under the counter at first, then into a back room or storage place. Banks asked the merchants to return the checks or else to destroy them, but many merchants kept them for reasons of their own. One may still find them by searching and asking in the Midwest. As late as three to five years ago I located many of them in Illinois, Missouri and Kansas on one trip, and in Minnesota, North Dakota and Montana on another trip.

I appeal to all collectors who have some counter checks to bring them out of the closets and let them have their day in the sun. Beginning collectors, especially the youngsters, can start their check collecting hobby by searching for them as I did and still do, and by picking up modern checks from relatives and friends. You may try your luck at other places like flea markets, estate sales, basements, attics and even trash dumpsites. Yes, I found batches of checks at two dumpsites: the first one at a site west of Longmont, Colorado, while looking for glass insulators, and the second one at a local site south of Boulder, Colorado. I also appeal to collectors who have them, but do not collect them, to donate them to an ASCC check pool that will make them available to starting young collectors. I am willing to undertake such a project: sorting, arranging them in packets by states or nationwide and sending them to interested youngsters for just the cost of the postage. If there is sufficient interest in counter and modern checks and a positive response from collectors, we can have space in The Check Collector for followup articles, for questions and answers and interesting stories and comments from other collectors.

Happy CCC (that's Counter Check Collecting)!

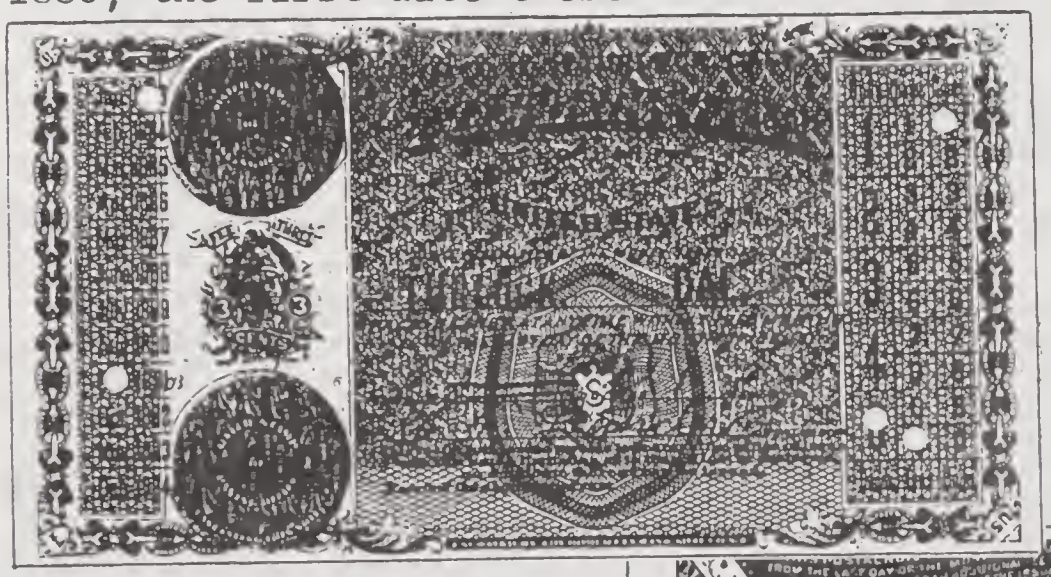


EARLY COUNTER CHECKS — Does anyone have an earlier date?

POSTAL NOTE FIRST DAY ISSUE

by Neil Sowards

Mike Ertmoed has come into possession of an interesting Postal Note that is a first day of issue from Turlock, California. The Postal Note has a faint hand stamp in the circle designated for the hand stamp of issuer office that reads "TURLOCK, CA. Sept. 3, 1883 M.O.B." According to the New York Times newspaper of Sept. 4, 1883, the first date these Postal Notes were issued was Sept. 3, 1883.



Mike Ertmoed feels the postmaster sent out a large number of these Postal Notes on the first day of issue to residents of Turlock, in order to acquaint them with that new service of the post office, since the Postal Note found was number 62. There were about 100 people living in Turlock in 1883, so therefore, the greater part of the population may have received one.

Found with the Postal Note was a handwritten note that read, "Turlock, Ca. Sept. 3, 1883. First days issue of the 'Postal Note'. Please accept same together with compliments of Your Postmaster. C. F. Lander." Mr. Lander became Postmaster in April 1883 and was a close friend of John Coolthard. Also found with the note was a photograph of Charles F. Lander inscribed on the back "Presented to C. F. Coolthard through true friendship by Chas. F. Lander, Turlock, April 1878." The note and related items were found in John Coolthard's personal effects by his daughter after his death in 1946.

The Postal Note is uncancelled and made out for one cent. Prior to these issues, there was no way to send money through the mail for amounts less than $5.00. The Postal Note met this need in money transmission services.

There was a three cent fee to issue Postal Notes. This note for one cent cost a total of four cents and was valid for a period of three months. Such short redemption periods would probably be impractical today given the slowness of today's mail.

MORE RARITIES AMONG CHECKS WITH IMPRINTED REVENUE STAMPS.

By Ed Lipson

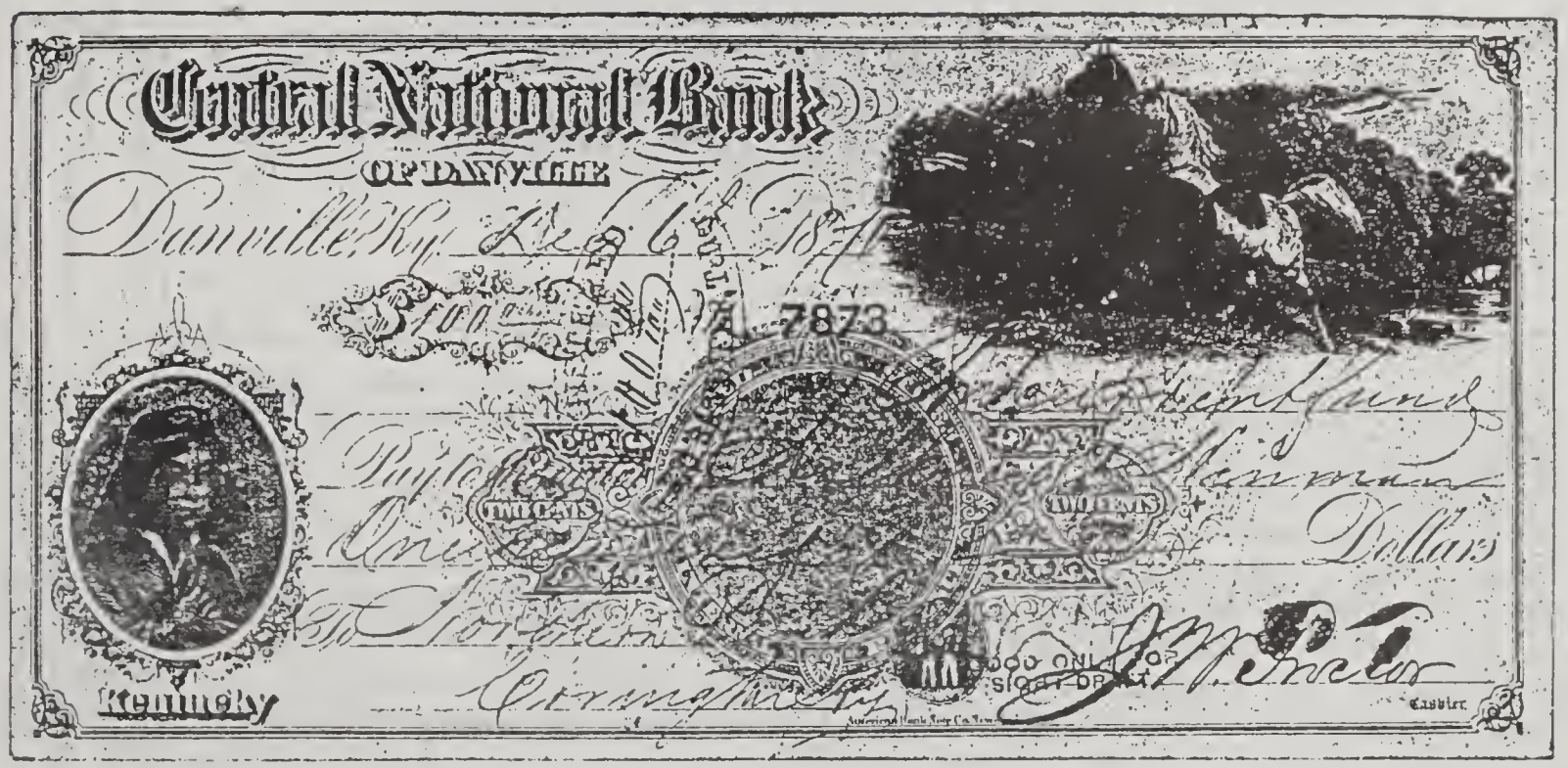


Fig. 1

Figure 1 is a draft of the Central National Bank of Danville, Kentucky. The basic imprint revenue stamp is a Type C and with the restrictive clause "Good Only For Sight Draft" added, this item becomes a Type RN-C9, a very lovely item and certainly worth pursuing.

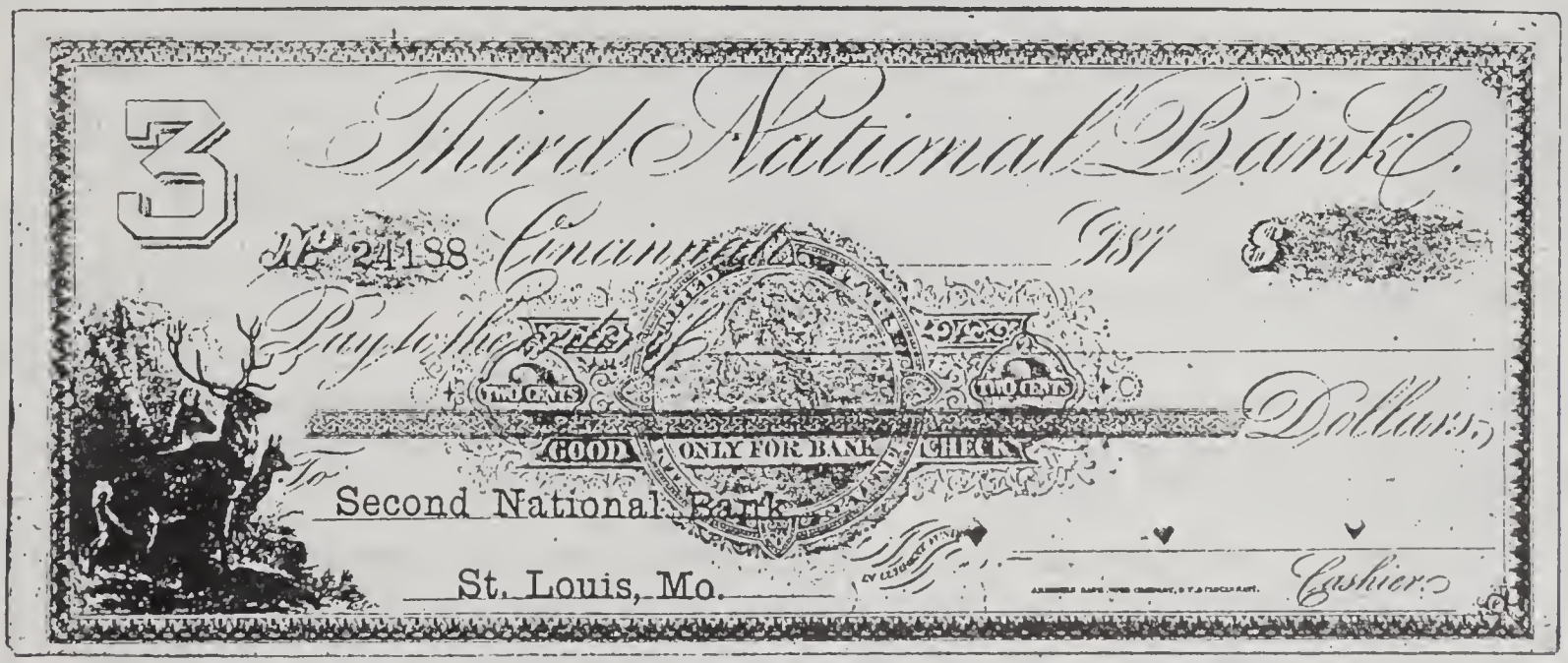


Fig. 2

Figure 2 is just a very lovely unused bank draft. From the three punched perforations along the signature line, one might be inclined to think this might be a specimen. It is not. The reason I say so is, that looking at the serial number 24188, I have to assume it is part of a remainder. However, you will note that the revenue stamp when imprinted carries the legend "Good Only For Bank Check". This is a very, very beautiful item.

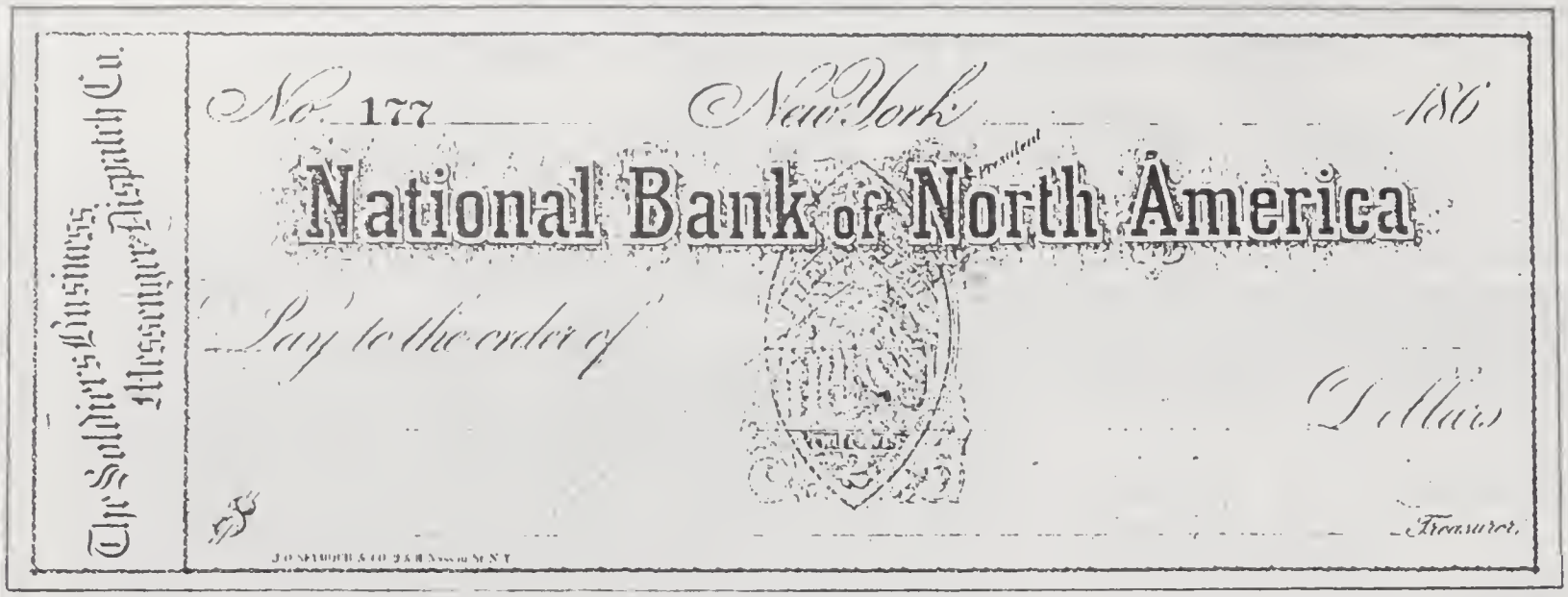


Fig. 3

Figure 3 is an unused check of the National Bank of North America with a Type B imprint revenue stamp. What is interesting about this check is, if you will look just above the letter "O" of the word "North", you will see in small letters alongside of it the word "President". And if you will look closely, you will observe that there is a very lightly printed diagonal line across the check, so that if a check because of its amount required a second signature of the President in addition to the Treasurer, that there was a place on the face of this check for such a signature. I also find the name of the firm, "The Soldiers Business, Messenger and Dispatch Co."to be rather interesting. This company name merits a bit of research.

Fig. 4

Figure 4 is one of my personal prides and possessions. It has a Type C imprint revenue stamp in green on this check of the Banking House of E. S. Card & Co. This item is written up in The Revenue Handbook and mentioned in the writeup be Joe Einstein. It has two lovely vignettes. To my knowledge, there is no other example of this green revenue stamp on a check.

Figure 5 is a check printed on the Webster National Bank of Boston. You will note that the stamp reads "Good Only For Bank Check". You will note that the sum that is to be paid to the bearer has been printed on the check. You will also note that the revenue stamp has been printed upside-down. There are five or six examples known of this particular check. However, this is the only one where a sizeable punched cancellation does not deface the imprint revenue stamp thereon.

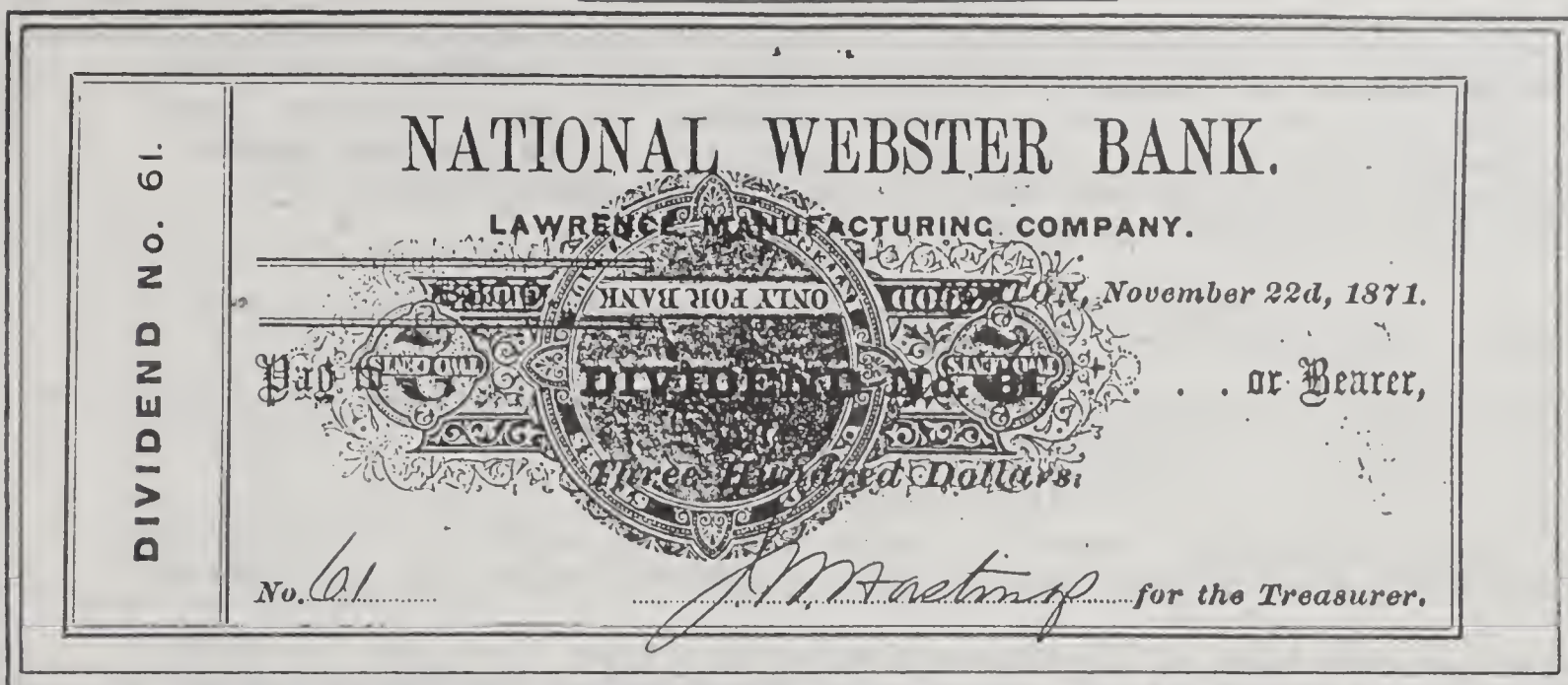


Fig. 5

Fig. 6

On Figure 6, note the phrase to the right and just below the imprint revenue stamp, "Good Only For Bank Check". This is a great rarity and this particular Type RN-D8 is quite a scarce item. To my knowledge, I have never seen an unused copy of this check. And to give you an idea as to how highly it is sought after, a copy recently sold at the Siegel auctions and brought in excess of $500.

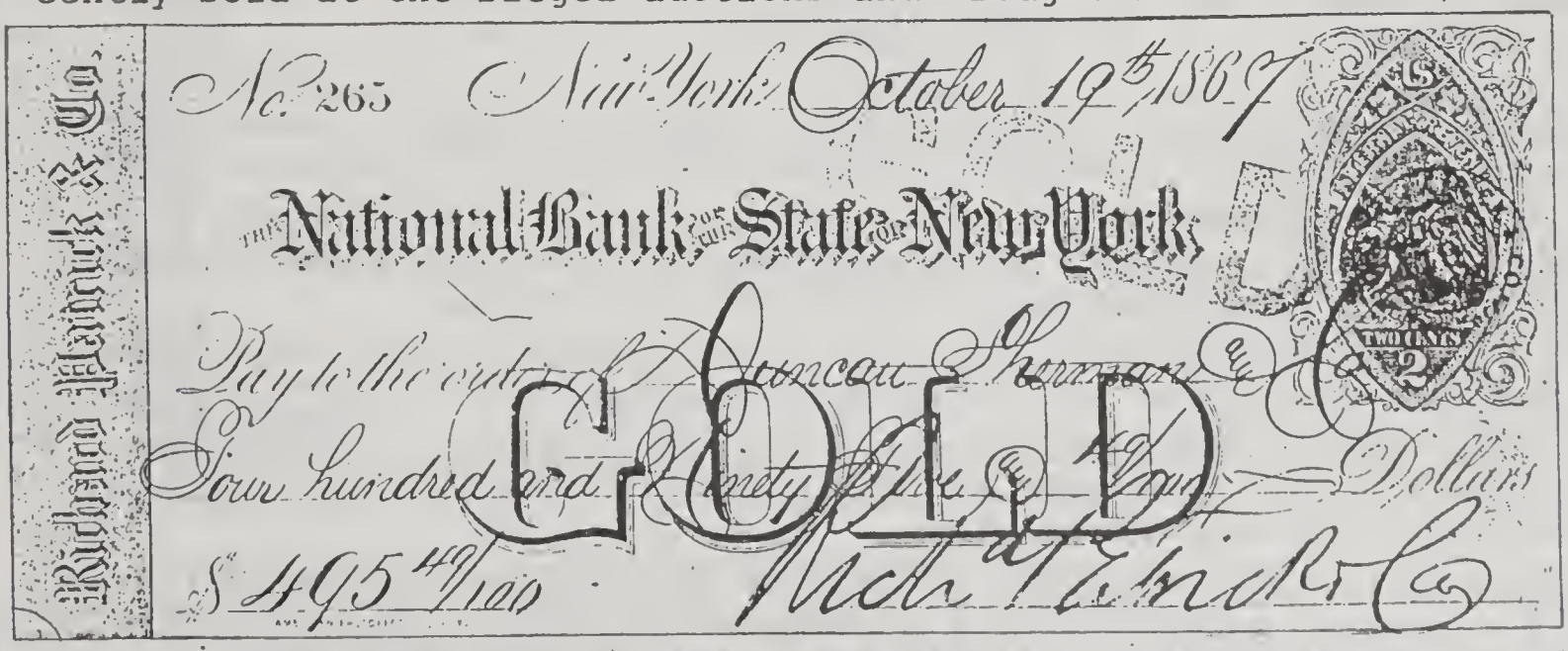

Richard Hendrick & Co.
No. 265
New York October 19th 1867
The National Bank of the State of New York
Pay to the order of Duncan Sherman & Co
Four hundred and Ninety five 49/100
Dollars
$495 49/100
GOLD
Richd Hendrick & Co

Fig. 7

Figure 7 is just an interesting check with an imprinted Type B revenue stamp in blue. I just feel that this check, overprinted "GOLD" and used as it was in that period where our currency

was referred to as "depreciated currency" which accounted for the fact that in order to know you were dealing in hard numbers, that some checks when cashed, had to be cashed in gold because paper money, even though it was official United States currency was selling at a substantial discount.

I hope that this article will be a source of some pleasure, enjoyment and aid to you.

ACROSS OUR DESK

Price lists, catalogs, journals, etc. received since our last issue. (Items with an (*) may require subscription. Write if interested.)

Popular priced list of checks and related items from Lee Poleske, Box 871, Seward, AK 99664. "Bank and Check News" newsletter sent with the pricelist contains interesting notes on banks and banking.

*Paper Americana, including price lists 1 and 2 and catalog of mail bid sale of Rodney and Nancy Battles, P. O. Box 210004, Bedford, TX 76095. Illustrated listing of checks and related fiscals with interesting information on most of the items.

Announcement of next public auction of H.J.W. Daugherty, P.O. Box 1146, Eastham, MA 02642, of checks, revenue stamped paper, stocks, postal history, etc.

*Catalog of regular mail bid sale of Columbus Industries, Inc., 320 S. Wells Avenue, Reno, NV 89502. Includes checks, fiscal paper and miscellaneous banking items.

Price list of checks and related fiscal paper of M. S. Kazanjian, 25 King Philip Avenue, Barrington, RI 02806. Checks offered from 38 states.

Regular mail bid sale of S. H. Jemick, P. O. Box 753, Bowie, MD 20715. Almost 4000 lots of philatelic items, expositions, paper Americana, including checks and drafts, postcards, autographs, etc.

*News release on auction catalogs of stock certificates. American West Archives, P. O. Box 100, Cedar City, UT 84720.

Announcement of Part 1, the Western States, of the "Field Guide to Revenue Stamped Paper" from Castenholz and Sons, 1055 Hartzell St., Pacific Palisades, CA 90272. Illustrated catalog lists known users of revenue stamped paper.

*Price lists of Monetary Investment, Ltd., P. O. Box 17246, Milwaukee, WI 53217. Autographs of the famous and noted.

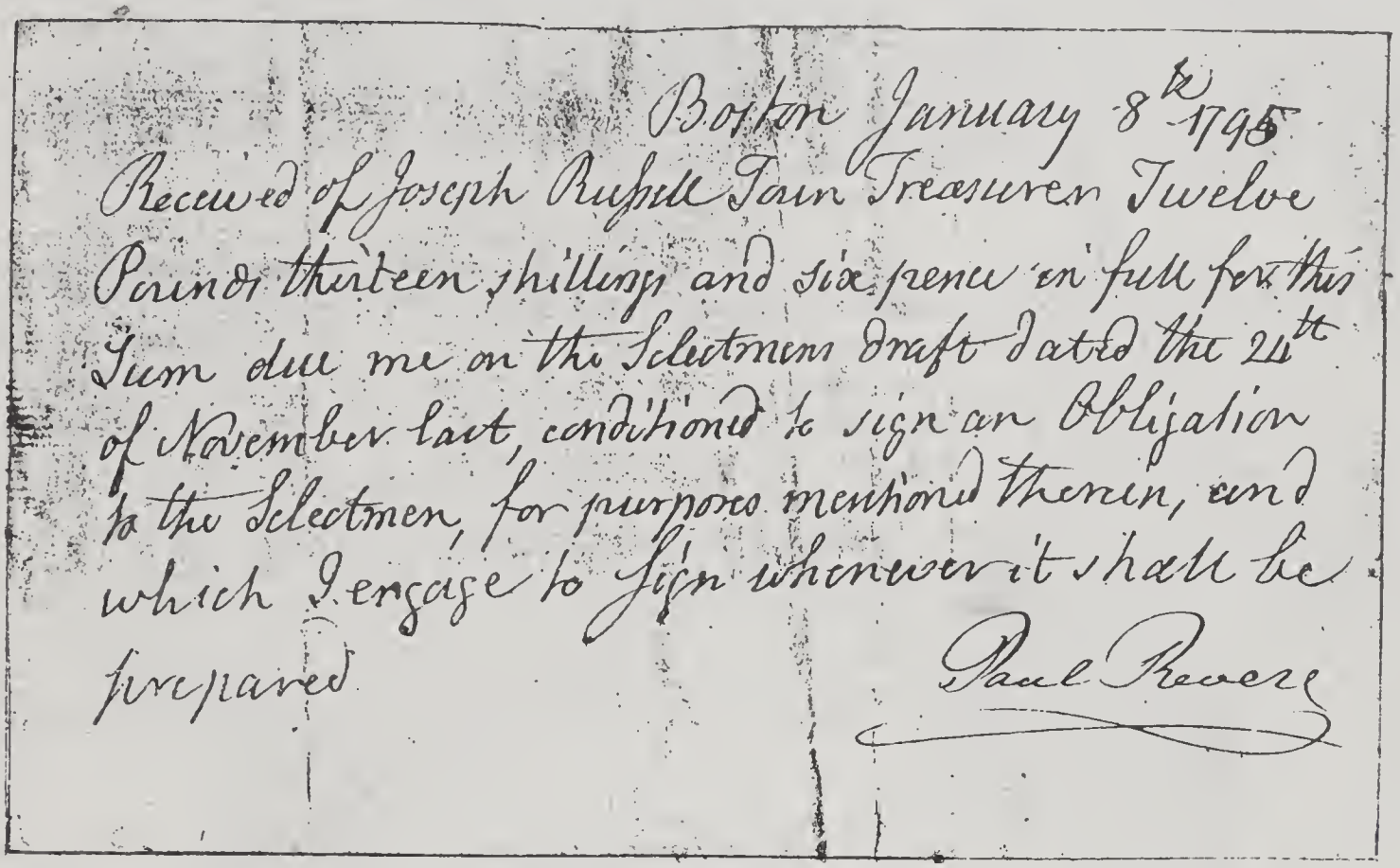
Price list of The Autograph Alcove, 6909 W. North Ave., Wauwatosa, WI 53213. Autographs and autographed checks.

*Premier issue of The Travel Collector, P. O. Box 475, Marion,WI 54950-0475. For travelers who collect and collectors who travel. Covers all travel collectibles.

*Counterfoil, the quarterly journal of the British Cheque Collectors Society. Available only to members of the B.C.C.S. Contains a range of interesting articles and illustrations on British cheques and banking history. Excellent as a lead to sources of British cheques.

HAPPY FINDINGS AND CONVERSATION PIECES

Sandy Mock again shares some outstanding historical items with us. This choice, interestingly worded, Boston receipt is signed by none other than Paul Revere. What a find!

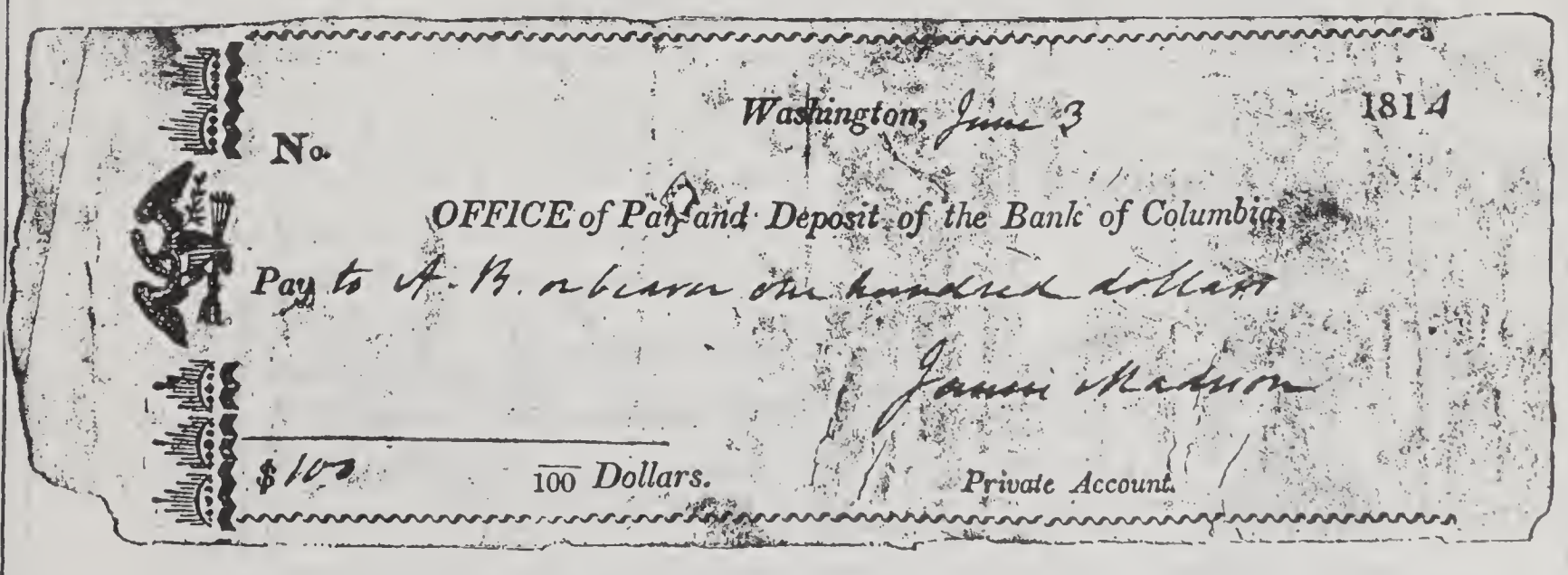


Boston January 8th 1795

Received of Joseph Russell Jain Treasurer Twelve Pound thirteen shillings and six pence in full for this Sum due me on the Selectmen draft dated the 24th of November last, conditioned to sign an Obligation to the Selectmen, for purposes mentioned therein, and which I engage to sign whenever it shall be prepared

Paul Revere

Also, an 1814 check signed by President James Madison. (Does the vignette on the left suggest the burning of Washington City in the War of 1812?)



No.

Washington, June 3 1814

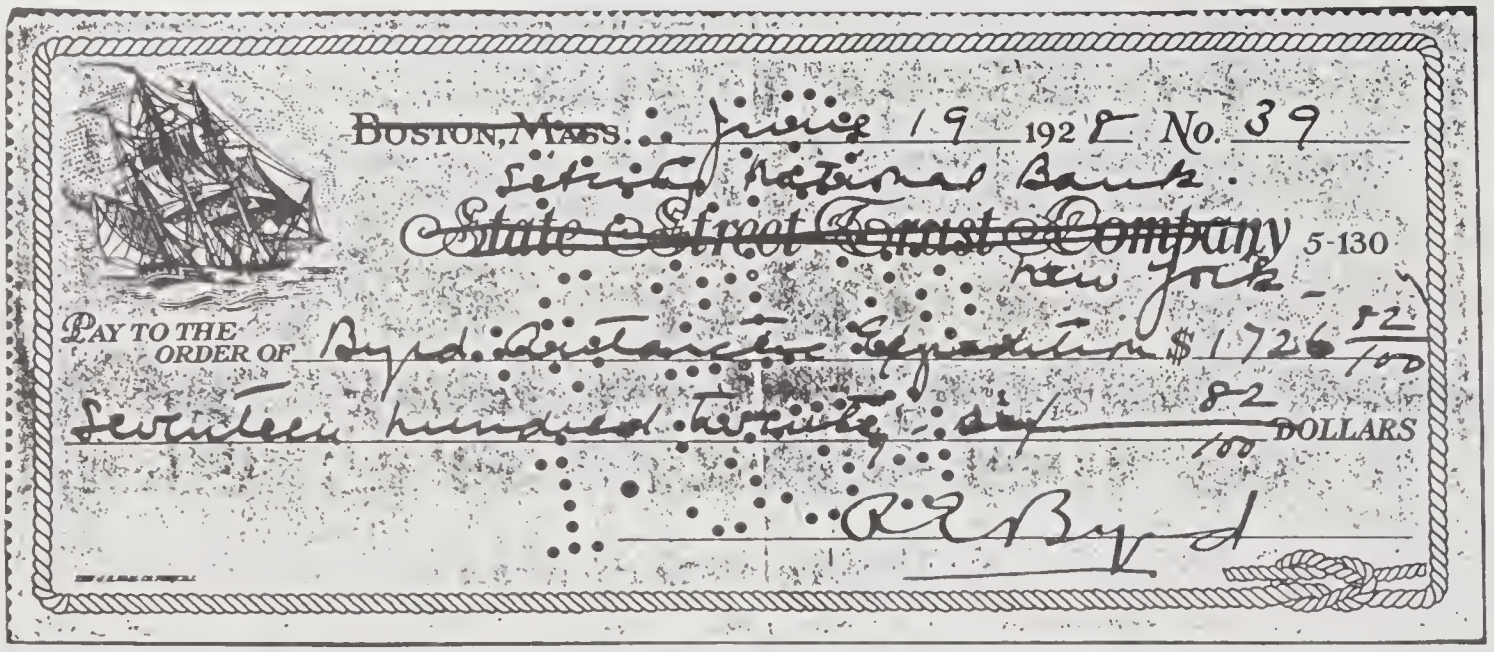
OFFICE of Pay and Deposit of the Bank of Columbia

Pay to A. B. or bearer one hundred dollars

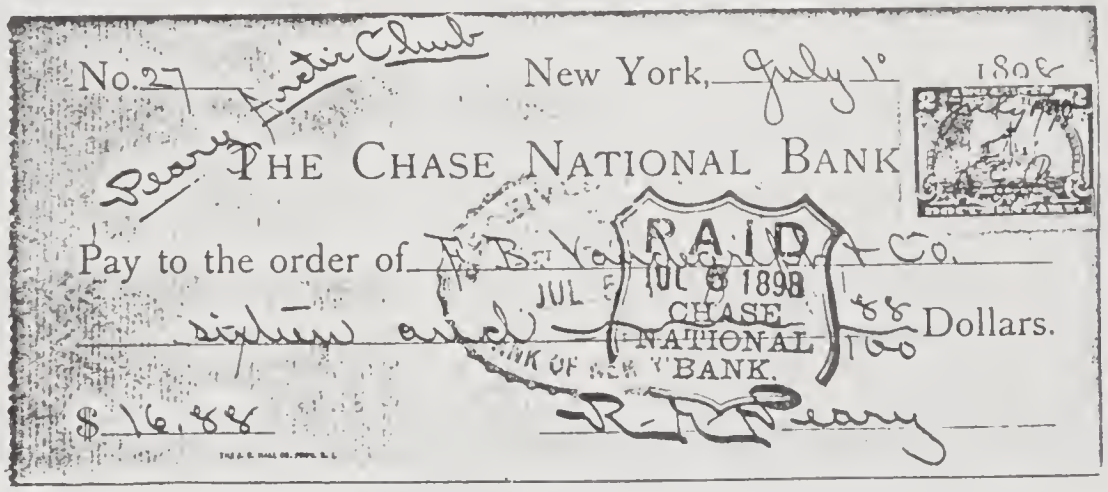
James Madison

$100 100 Dollars. Private Account

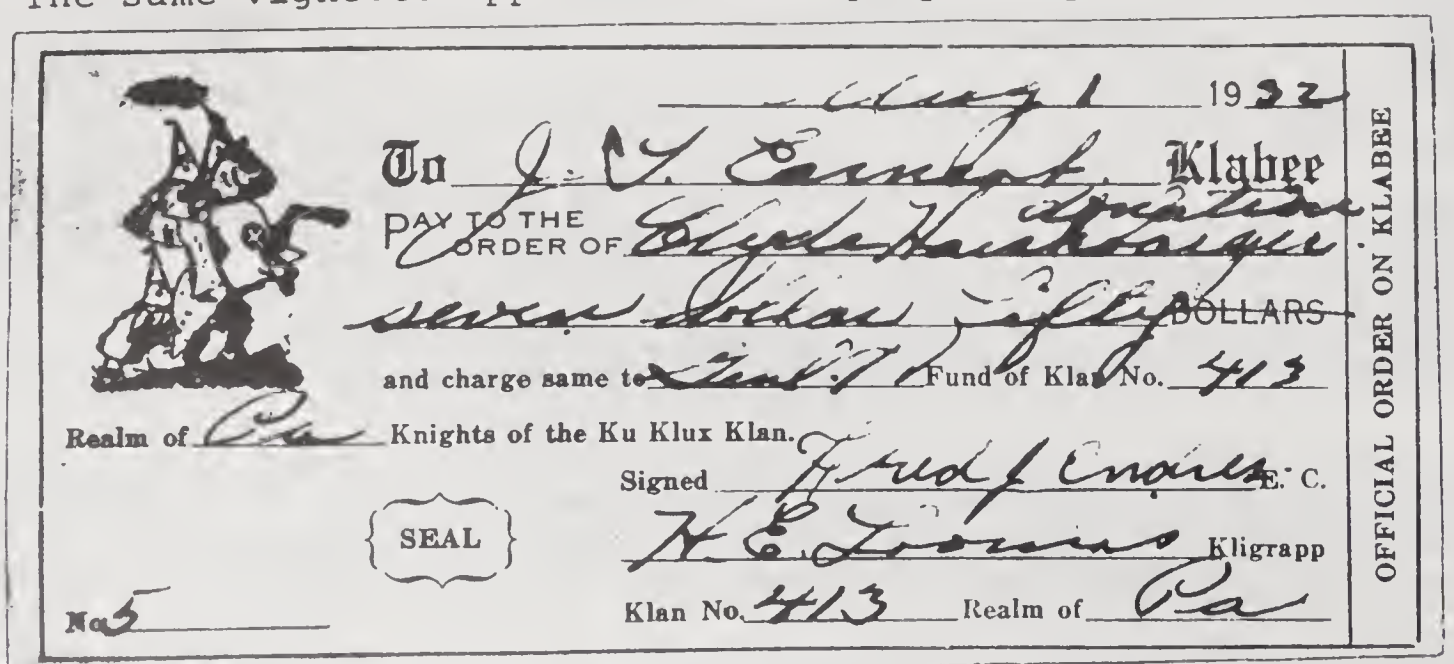
And lastly, a check of Admiral Richard E. Byrd, famed American Polar explorer. Admiral Byrd, with Floyd Bennett, flew over the North Pole in 1926; made with three companions a transatlantic flight from New York to France in 1927, and flew over the South Pole in 1929.


Boston, Mass. July 19 1928 No. 39
Liberty National Bank.
State Street Trust Company
New York
5-130
Pay to the order of Byrd Antarctic Expedition $1726 82/100
Seventeen hundred twenty six 82/100 Dollars
R E Byrd

Here is an item of interest for students of polar exploration and the revenue stamp specialist. The dark blue Chase National Bank check was signed by Robert Peary, discoverer of the North Pole, just prior to leaving on a fateful Arctic journey that cost him several toes due to frostbite. The Peary Arctic Club was a group of wealthy businessmen whose purpose was to sponsor Peary's expeditions. What makes this piece doubly exciting is the fact that it was written on July 1, 1898, the first day of the bank check tax.



Roger Durand sends in an interesting purchase made in New Hampshire. The warrant is printed in red and the writing is in black ink. The same vignette appears on Klan play money and other material.


Aug 1 1932
To J. C. Canbat Klabee
PAY TO THE ORDER OF Elgin Hankinson
seven dollars fifty DOLLARS
and charge same to Ins. Fund of Klan No. 413
Realm of Ga Knights of the Ku Klux Klan.
Signed J. Fred J. Evans E. C.
SEAL
H. E. Timms Kligrapp
No 5
Klan No. 413 Realm of Ga
OFFICIAL ORDER ON KLABEE

EXEMPTIONS FROM THE 1932 CHECK TAX

by Bob Patetta

In an attempt to clarify the Revenue Act of 1932, an amendment was approved July 29, 1932 by Ogden L. Mills, Secretary of the Treasury. The amendment is devoted, for the most part, to defining terms that appear in the original act, and to specifying which particular instruments are, or are not, taxable.

Among those items specifically included by the amendment are "travel or traveler's checks", "a check drawn by a cashier or other officer of a bank upon the bank of which he is such officer", and "checks, drafts, and orders for the payment of money..... whether on demand, at sight, or at a fixed or determinable future time."

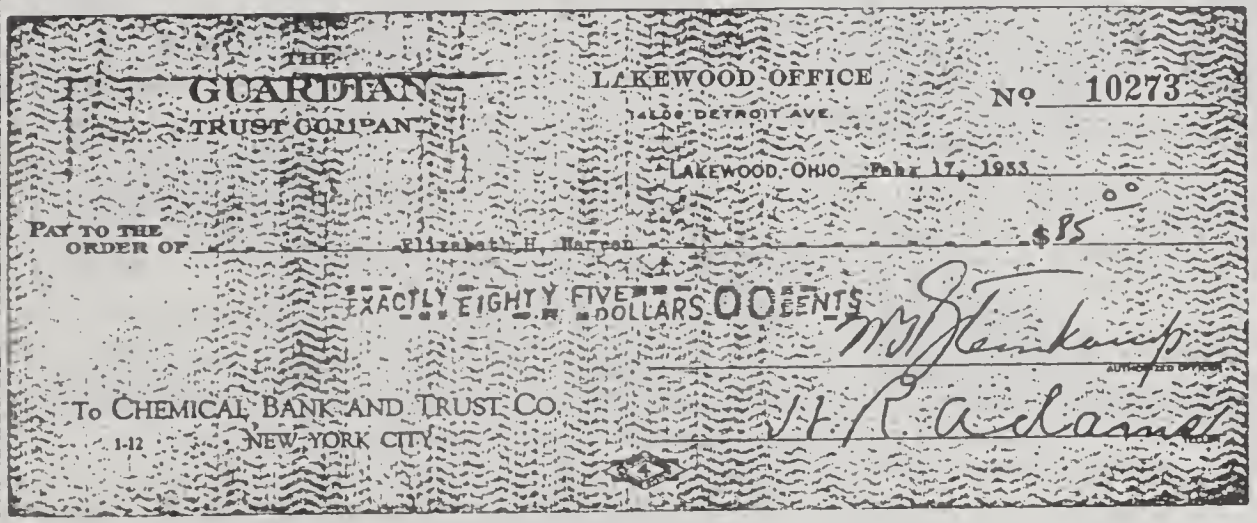


Figure 1

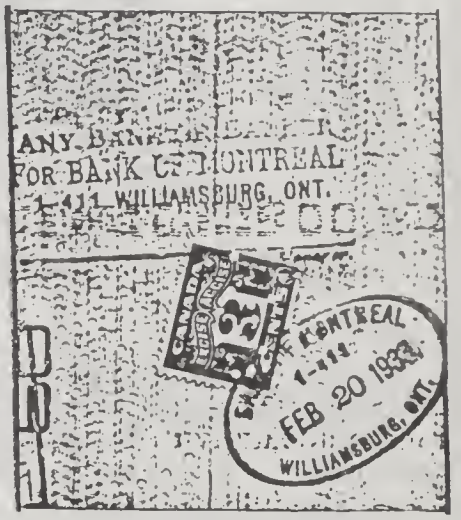


Figure 1-R

Among items exempted from the tax are those payable outside the U.S. The law specifies: "It is immaterial whether the instrument is made or drawn in this country or abroad, but in order to be subject to the tax it must be drawn on, payable by, and presented for payment to, a bank, banker, or trust company in the United States." The item illustrated in Figure 1 was drawn on, and payable by, establishments in the United States, but the backstamps indicate that it was presented for payment at the Bank of Montreal in Williamsburg, Ontario, and was therefore not subject to the federal tax. It was, on the other hand, subject to a Canadian tax of three cents, as evidenced by the blue three cent excise tax stamp on the back of the check, shown in Figure 1-R.

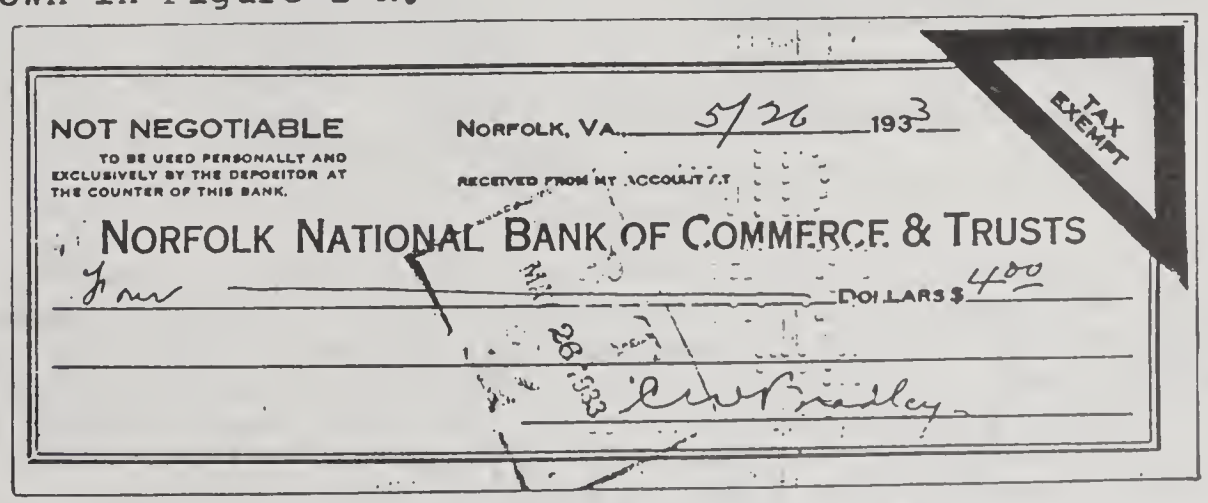

NOT NEGOTIABLE
TO BE USED PERSONALLY AND EXCLUSIVELY BY THE DEPOSITOR AT THE COUNTER OF THIS BANK.
NORFOLK, VA. 5/26 1933
RECEIVED FROM MY ACCOUNT
TAX EXEMPT
NORFOLK NATIONAL BANK OF COMMERCE & TRUSTS
DOLLARS $ 400

Figure 2

The amendment further states: "The tax does not attach to the withdrawal of money (1) from a savings account where the item is reflected as an entry on a pass book held by the depositor or (2)

from a checking account, provided in either case the withdrawal is evidenced only by a receipt personally tendered to the bank by the depositor." The item shown in Figure 2 is a good example of this type of instrument. Notice the words "Tax Exempt" in the upper right hand corner, and the legend "Not Negotiable - To be used personally and exclusively by the depositor at the counter of this bank." in the upper left corner. Also, the line "received from my account at" above the name of the bank indicates this is merely a withdrawal form, and not a check.

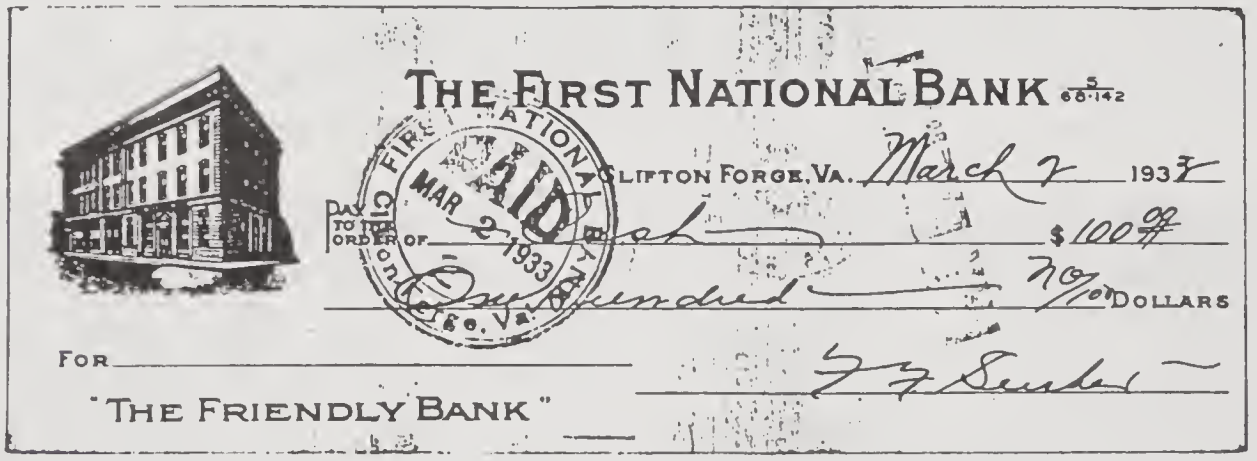


Figure 3

Another instrument to fall into this category is seen in Figure 3. This is indeed a bank check, a counter check it appears. A handstamp reading "Tax Exempt" can be discerned, vertically, at right. As this check was made out to "cash" and presented personally to the cashier at the bank, it became nothing more than a receipt for the withdrawal of funds from a checking account, and as such, was not taxable.

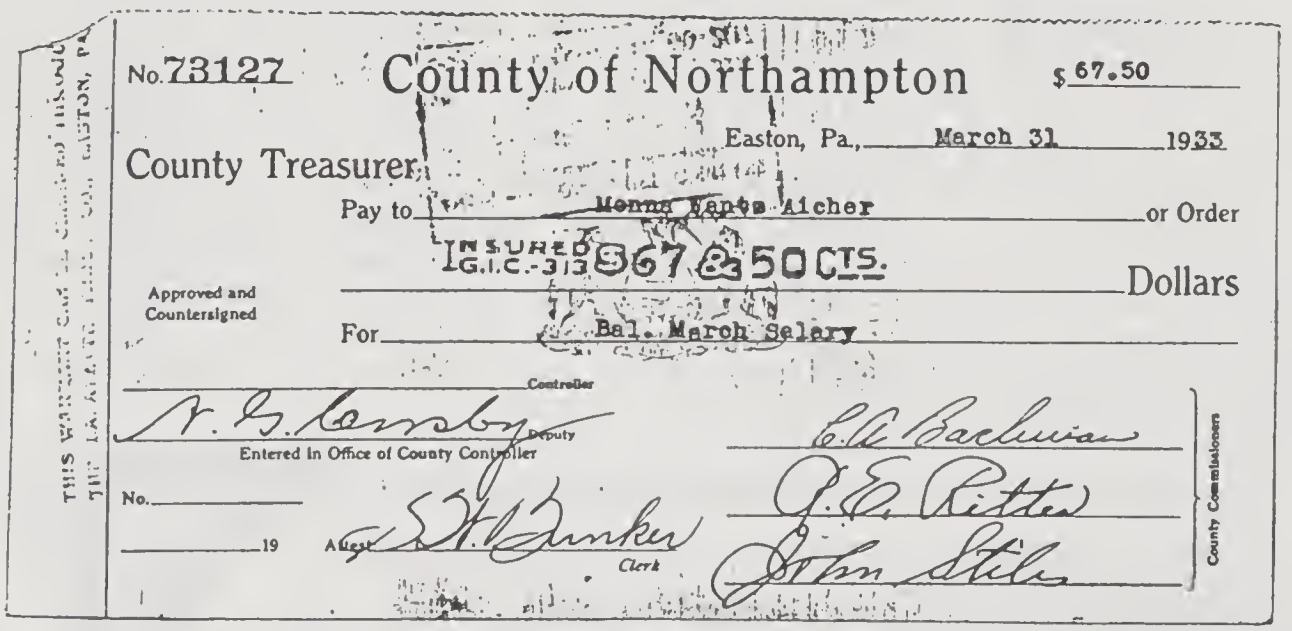


Figure 4

The amendment also specifies: "The checks, drafts, or orders drawn by officers of the United States or of a State, county, or municipality, or of a foreign government, in their official capacities, against public funds standing to their official credit and in furtherance of duties imposed upon them by law, are not subject to the tax." The county warrant in Figure 4, paying the salary of a civil servant, perfectly exemplifies this exemption.

SOME INTERESTING RECEIPTS

by Richard L. Biemer

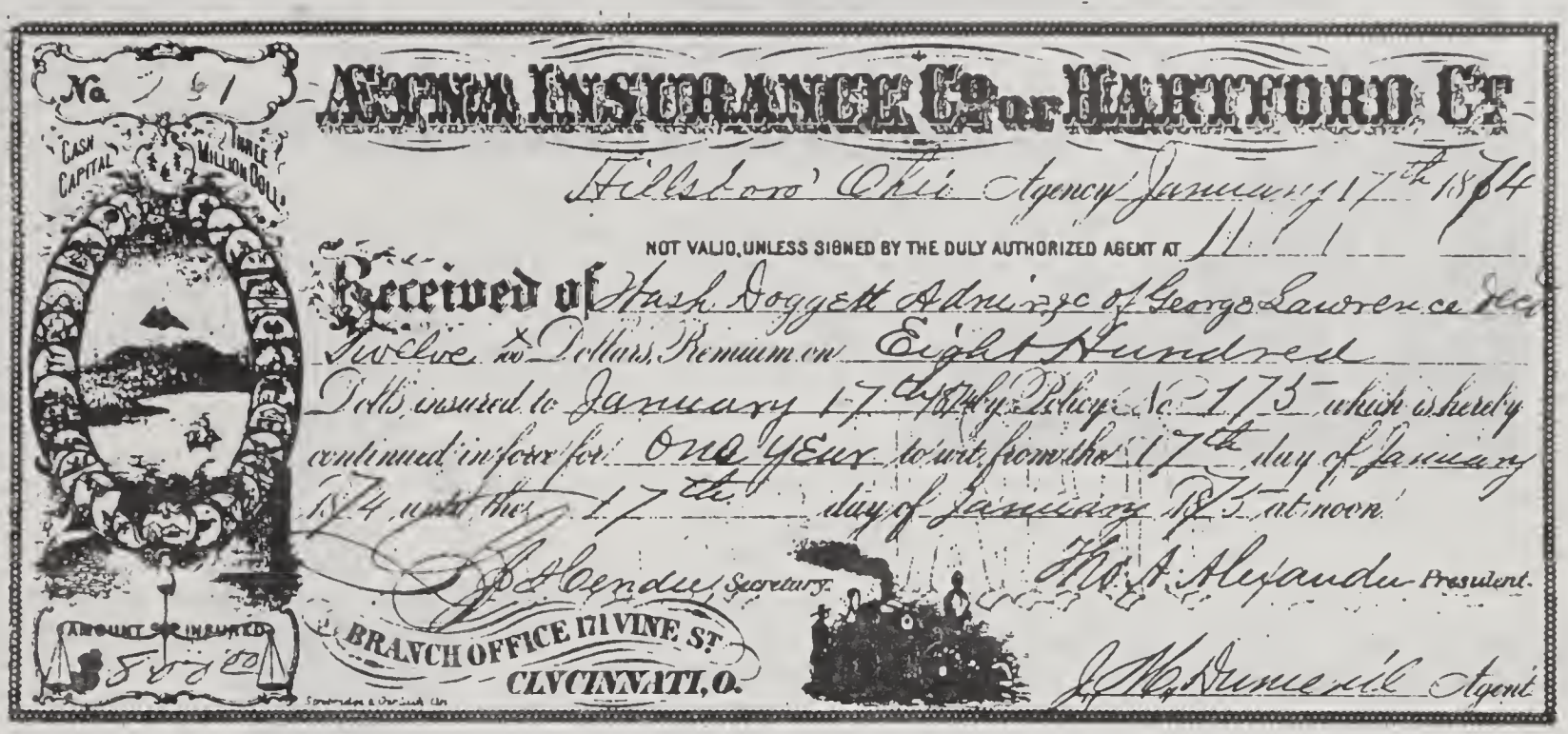

No 791
CASH CAPITAL
THREE MILLION DOLLS.
AMOUNT FOR INSURED
5 00/00
ÆTNA INSURANCE Co. of HARTFORD Ct
Hillsboro' Ohio Agency January 17th 1874
NOT VALID, UNLESS SIGNED BY THE DULY AUTHORIZED AGENT AT
Received of Wash. Doggett Admr. &c of George Lawrence dec'd
Twelve 00/100 Dollars, Premium on Eight Hundred
Dolls insured to January 17 1874 by Policy No. 175 which is hereby
continued in force for One Year to date from the 17th day of January
1874 until the 17th day of January 1875 at noon.
J. P. Crenden Secretary.
Wm. A. Alexander President.
BRANCH OFFICE 171 VINE ST.
CINCINNATI, O.
J. W. Drumm Agent

Figure A

One wonders whether anything else could have been squeezed onto these insurance premium receipts shown in Figures A and B. They tell it all.

Receipts such as these are collectable for both their art-work and their vignettes. One is tan on tan and the other is light green and pink on white. Both picture fire pumpers of the period, being printed in the 1860's.

It is of interest that they were printed by two different companies in Cincinnati during the same decade.

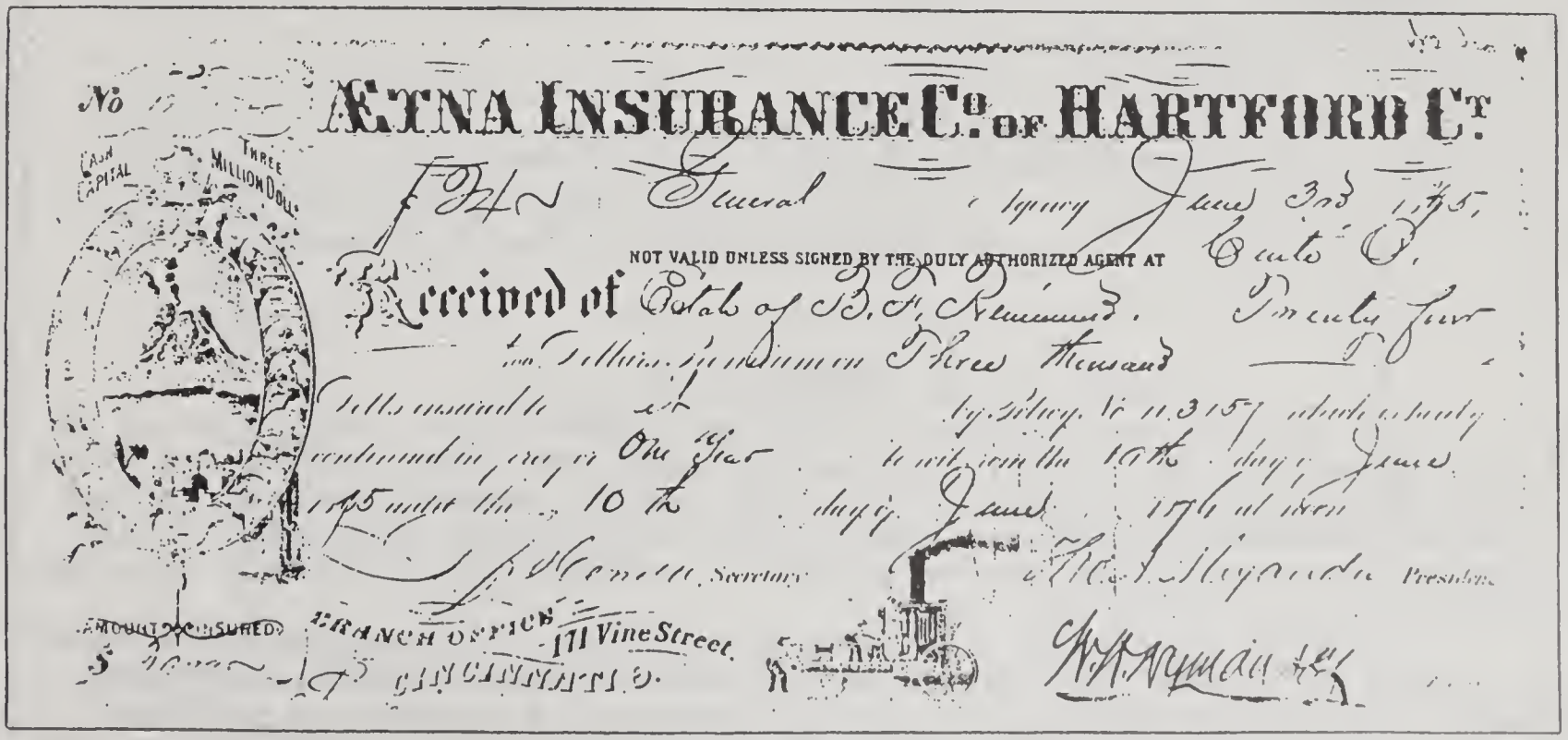


Figure B

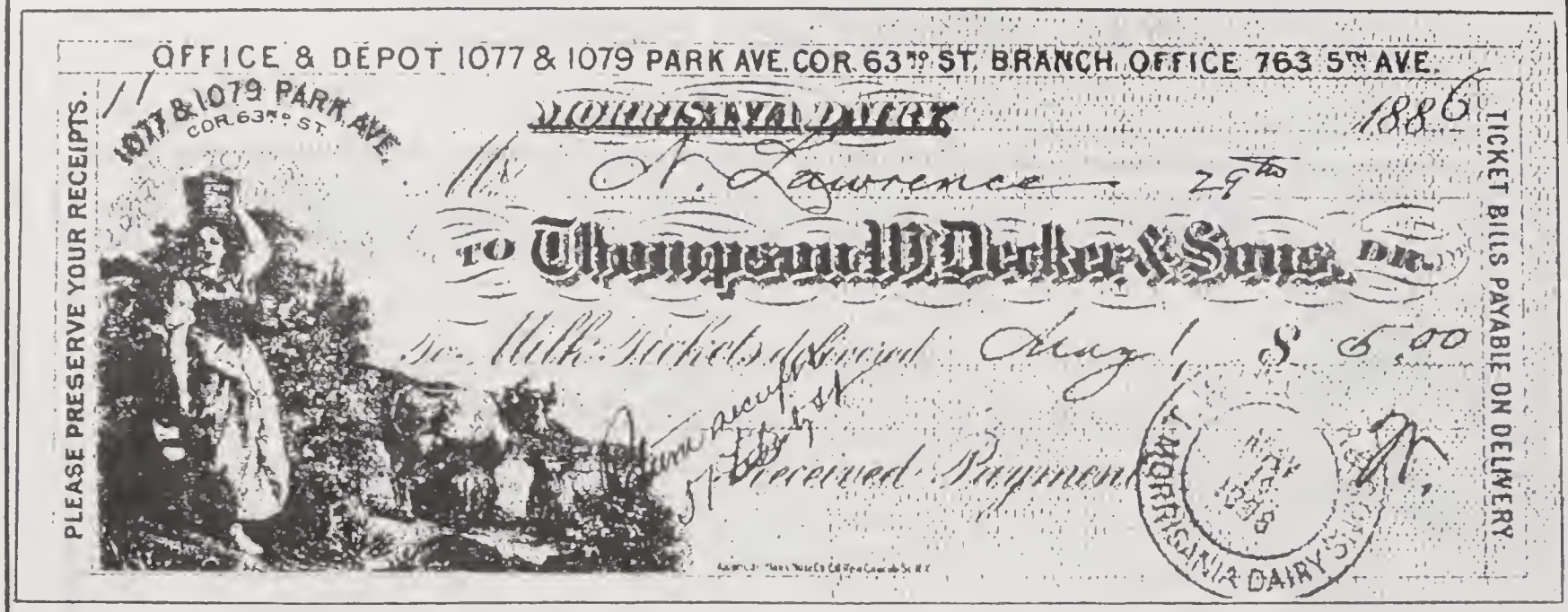

OFFICE & DEPOT 1077 & 1079 PARK AVE. COR. 63rd ST. BRANCH OFFICE 763 5th AVE.
PLEASE PRESERVE YOUR RECEIPTS.
1077 & 1079 PARK AVE. COR. 63rd ST.
MORRISANIA DAIRY
1886
Mr. N. Lawrence 29th
TO Thompson W. Decker & Sons, DR.
To Milk Tickets & Cream Aug 1 $ 6.00
Received Payment
MORRISANIA DAIRY
TICKET BILLS PAYABLE ON DELIVERY.

Figure C

Where is this company located? Although its name and street address are quite evident, no city is given. The printer is American Bank Note Company; the color is green on green.

This is a good example of the early use of safety paper and it appears that these receipts may have been rather expensive to print and purchase.

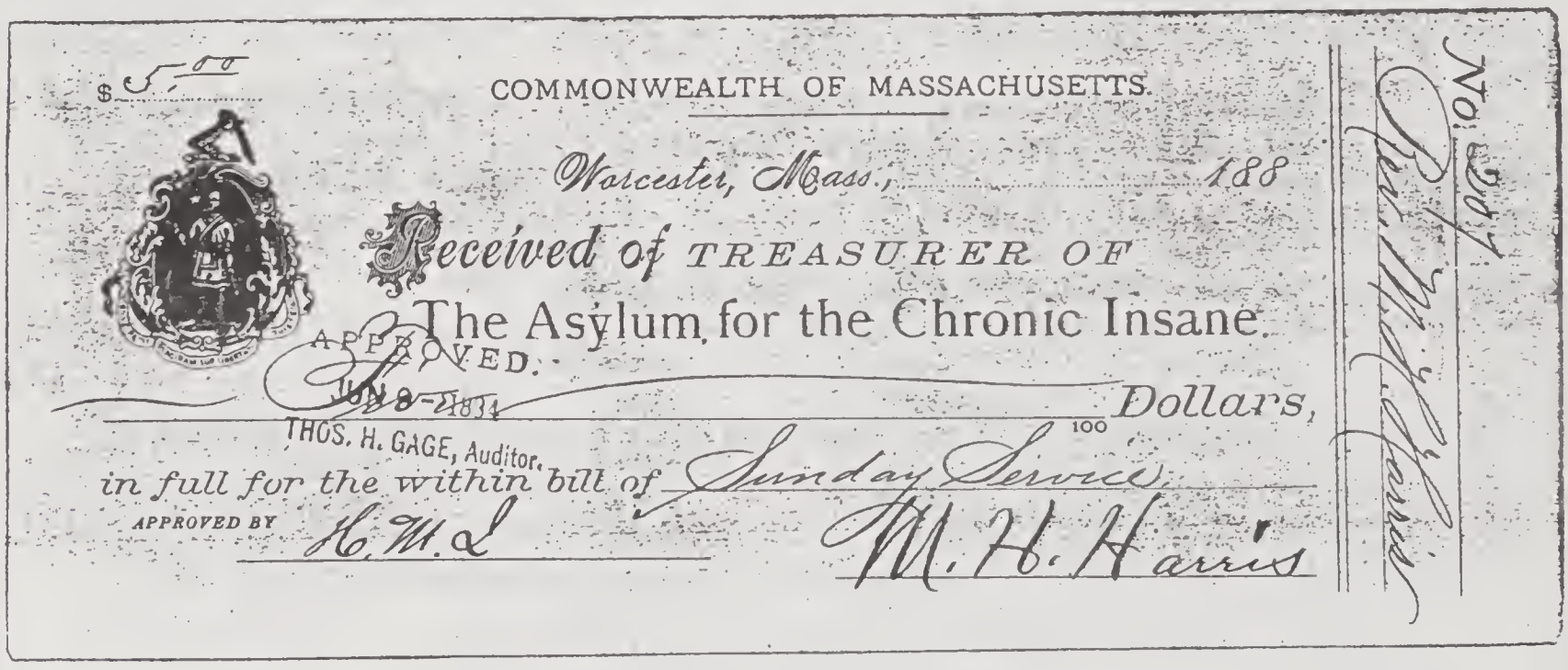


Figure D

In the last century we did not mince words, as evidenced by this Massachusetts receipt. If we had used the word "insane" in print today we would probably be hauled into court. Notice that it is for holding a religious service and not for a patient's expenses; if it were, this photo might not be proper to use because of family considerations.

This receipt is designed as a folder, the receipt form being the face as shown. Inside is the invoice submitted by the Reverend Harris for his services. The brown document is printed on sulphur-based paper made from pulp wood and is quite brittle. Originally, the color might have been white.

The Bank of Ridgway Ridgway, Colo.

by Herman L Boraker

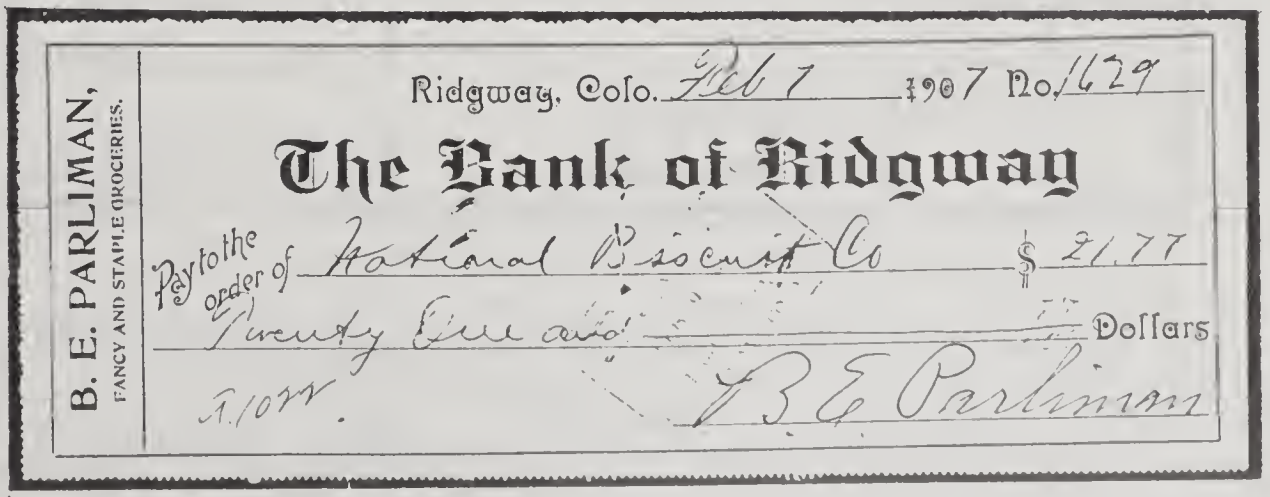
Amos E. Walther, one of the county's most substantial and influential men and a member of the twenty-second general assembly of Colorado as representative in the lower house of the legislature from Ouray county, was born in Hoboken, New Jersey, August 14, 1864, a son of Frederick and Mary (Amos) Walther. The father moved to Denver, Colo. from Syracuse, New York, in September, 1872, bringing with him his wife and four children. The father died in November, 1888.

HON. AMOS E. WALTHER

Owing to the ill health of his father, Mr. Walther's school days were limited and his responsibilities began before he reached the age of thirteen.

He was at the Ouray Indian Agency in Utah in 1880 and 1881, employed as clerk in the post trading store. Later he held a government position as disbursing clerk at the Indian Agency. He moved to Colorado's western slope in 1883, settling in Montrose county, where he was in the employ of a placer mining company on the lower San Miguel river, and in the spring of 1884 drifted into the town of Ouray. There he followed various business pursuits until 1887, when he accepted a position in the Miners & Merchants Bank at Ouray.

In the fall of 1890, when the town of Ridgway started, he resigned to accept a position with D. C. Hartwell. A few months later he took charge of the Bank of Ridgway on its organization in 1891, becoming the sole owner of the institution and continuing the business until January 1, 1918, when he sold to local capitalists.


B. E. PARLIMAN,
FANCY AND STAPLE GROCERIES.
Ridgway, Colo. Feb 7 1907 No. 1629
The Bank of Ridgway
Pay to the order of National Biscuit Co $ 21.77
Twenty One and 77/100 Dollars
B E Parliman

(The check illustrated above was issued Feb. 7, 1907, while Mr. Walther was sole owner of the bank)

When the Denver and Rio Grande Railway built through Paradise Valley it also founded the town of Ridgway, which was named for Robert M. Ridgway, superintendent of the Mountain Division of the railroad. Early Ridgway was a forwarding point for wagon transportation to the mines. The town was incorporated April 2, 1891 and received a post office October 1st that year.

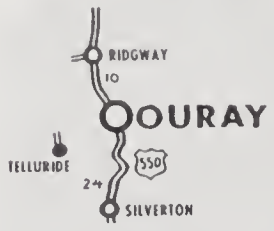
Picture of bank building
by
William C. Henderson
1987

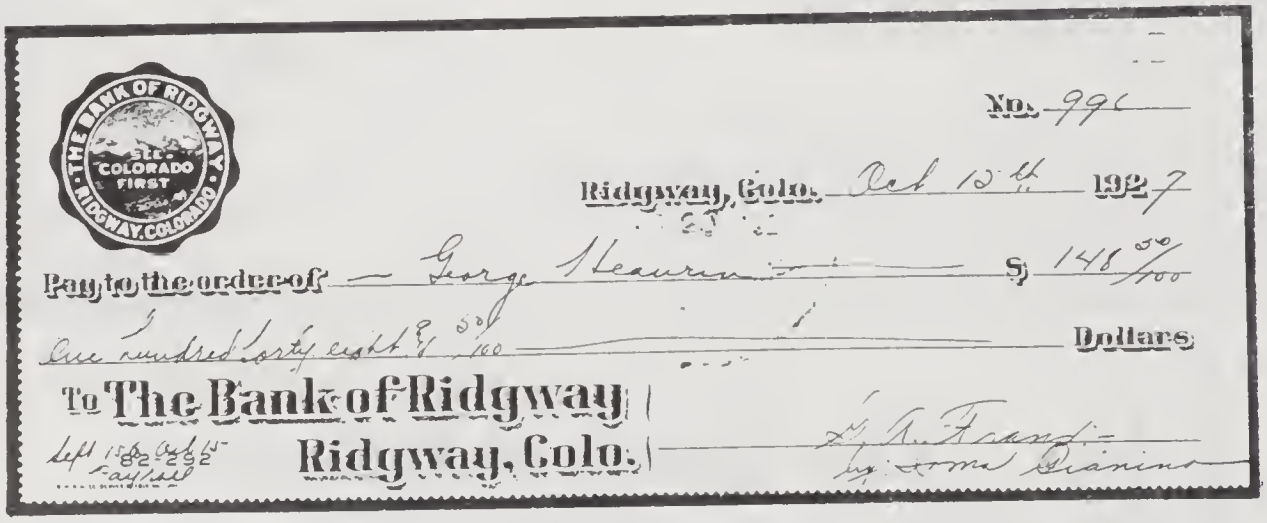
A. E. Walther was listed as Cashier of the Bank of Ridgway in 1894 and 1904, no other officers were listed.

Bank capital showed individual responsibility $35,000.

= = = =

The bank closed during 1932.




THE BANK OF RIDGWAY
COLORADO FIRST
RIDGWAY, COLORADO
No. 996
Ridgway, Colo. Oct 15th 1927
Pay to the order of George Heaurin $ 148 50/100
One hundred forty eight 50/100 Dollars
To The Bank of Ridgway
Ridgway, Colo.

(Check illustrated above was issued Oct. 15th, 1927)

Bank officers in 1931 were: W. D. Jay, president; Emery Coons, vice president; and Carroll M. Stanwood, cashier.

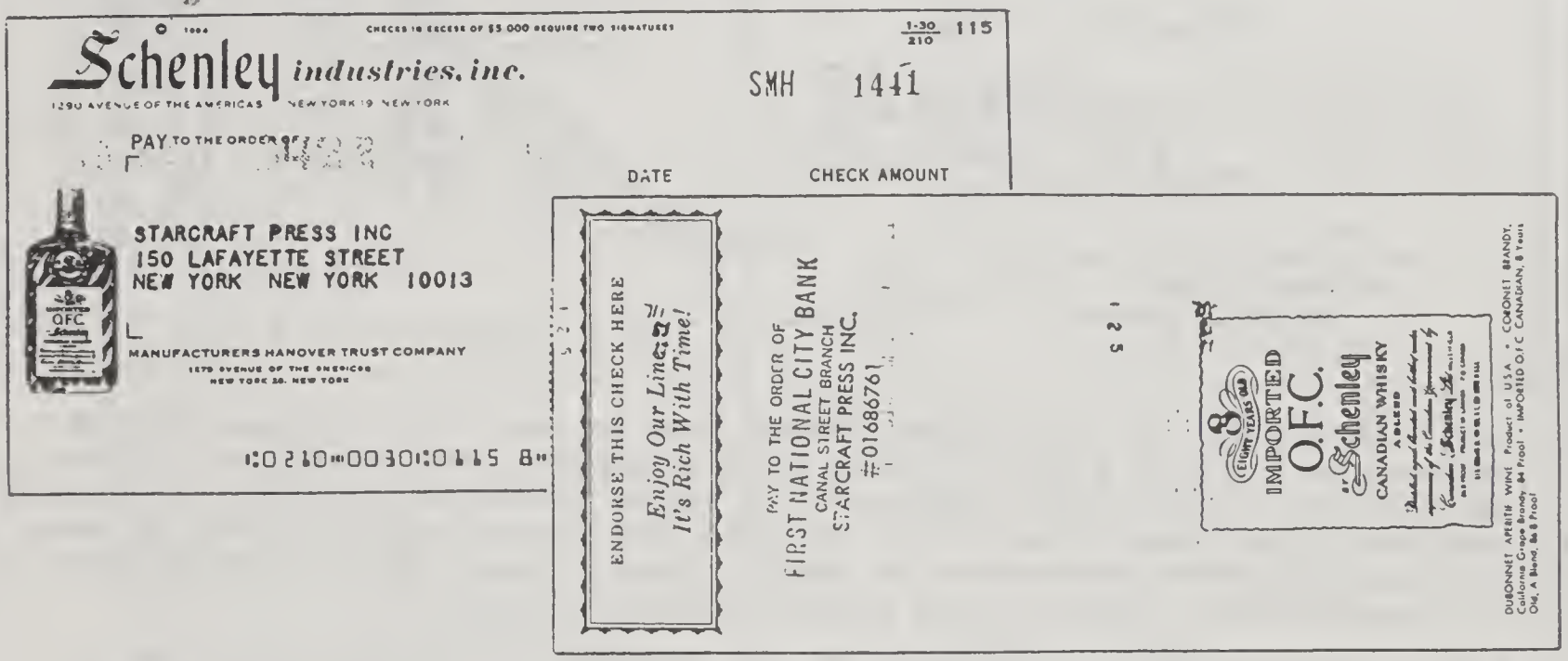
(Illustrated checks from the author's collection)

CHECK COLLECTORS CLEARING HOUSE

A column of questions and answers from our readers.

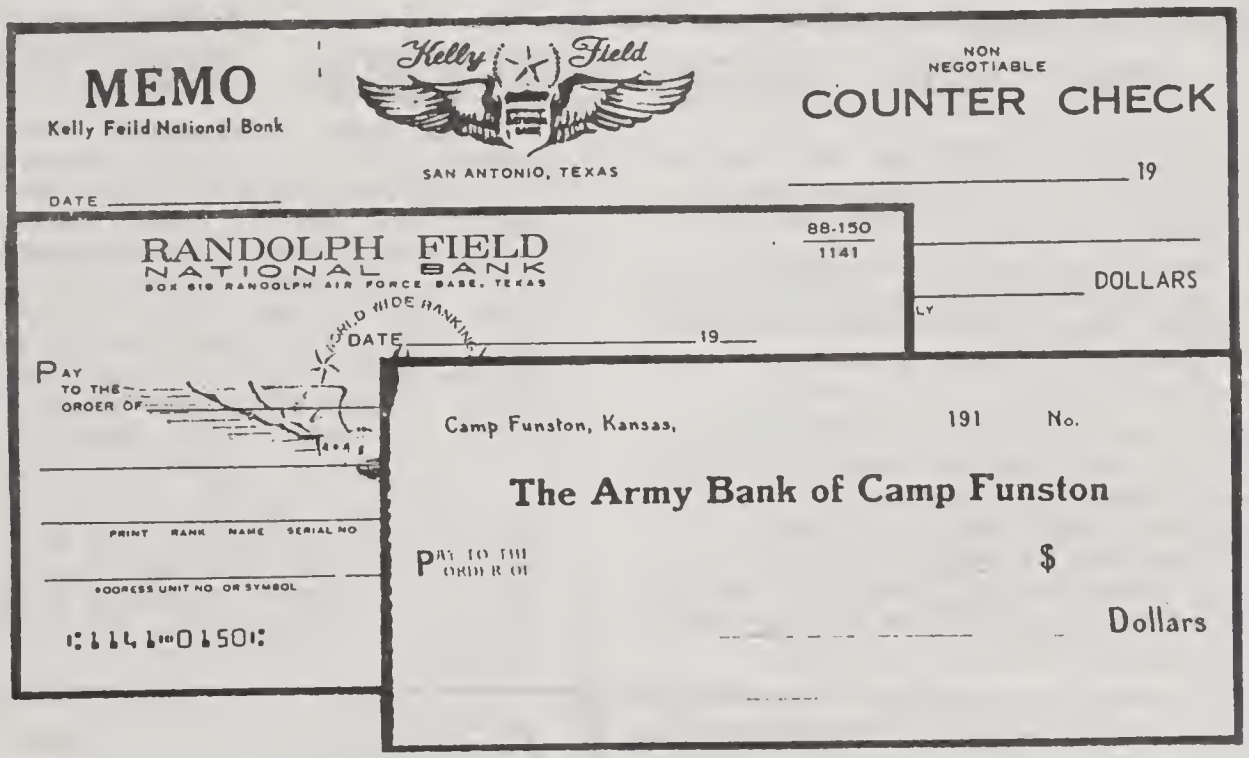
Reply to #16 (in TCC #7):

Bob Spence replies with this check having a vignette of a whisky bottle label on the back.


Schenley industries, inc.
1290 AVENUE OF THE AMERICAS NEW YORK 19 NEW YORK
CHECKS IN EXCESS OF $5,000 REQUIRE TWO SIGNATURES
1-30 210 115
SMH 1441
PAY TO THE ORDER OF
DATE
CHECK AMOUNT
STARCRAFT PRESS INC
150 LAFAYETTE STREET
NEW YORK NEW YORK 10013
MANUFACTURERS HANOVER TRUST COMPANY
1270 AVENUE OF THE AMERICAS
NEW YORK 20, NEW YORK
:0210=0030:0115 8"
ENDORSE THIS CHECK HERE
Enjoy Our Line;
It's Rich With Time!
PAY TO THE ORDER OF
FIRST NATIONAL CITY BANK
CANAL STREET BRANCH
STARCRAFT PRESS INC.
#0168676
EIGHT YEARS OLD
IMPORTED
O.F.C.
Schenley
CANADIAN WHISKY
A BLEND
DUBONNET APERITIF WINE Product of U.S.A. • CORONET BRANDY, California Grape Brandy 84 Proof • IMPORTED O.F.C. CANADIAN, 6 Years Old, A Blend, 86 Proof

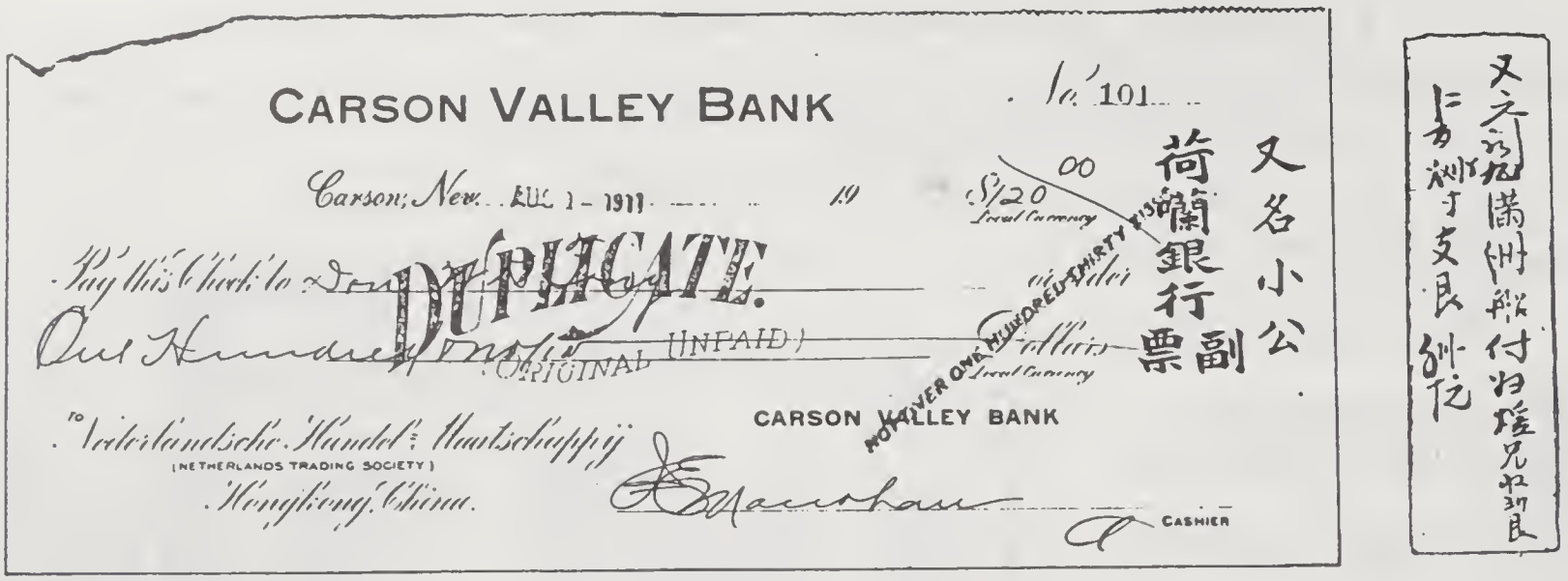
Reply to #17 (in TCC #7):

Herman Boraker answers with some checks of banking services at armed forces installations.



#18 - It appears that the "Quickie Quiz" in the last issue was easy for most collectors except item 7, "What is an allonge"? An allonge is a physical addition to the paper of a check or draft and affixed to it so that it is "tied" to the check or draft by hand stamps or other devices. The allonge provides space for additional endorsements and other notations that could not be accommodated on the back of the original check or draft. On some South American drafts the word "ANEXO" is used instead of allonge.

CHECK COLLECTORS CLEARING HOUSE


CARSON VALLEY BANK

Carson, Nev. AUG 1 - 1911 19

Pay this Check to ... or Order

One Hundred ... Dollars

DUPLICATE.

ORIGINAL UNPAID

To Nederlandsche Handel= Maatschappij

(NETHERLANDS TRADING SOCIETY)

Hongkong, China.

$/20 Local Currency

CARSON VALLEY BANK

CASHIER

荷蘭銀行 副票 又名小公

#19 - A member has this draft which was issued with a paper sleeve about the size of a nickel coin bank wrapper. The draft was folded zig-zag to a size that permitted it to be inserted into the sleeve. Why was this done? Was it to protect the draft from soiling or make it easily hidden or easier to mail? Does anyone have a translation of the Chinese inscriptions on the sleeve and draft?

#20 - Several members have asked for sources of supply for plastic check holders. (4¼ high by 9-5/8 long with fold over top. Mylar or safe acetate, in lots of 100). Suppliers may send information to The Check Collector.

REGIONAL CHECK COLLECTOR MEETINGS

Check collector meetings will be held in connection with some major regional numismatic shows in the coming months.

These meetings will offer check collectors an opportunity to talk, trade, show and learn about checks and related items. If you are in the area, you should plan to attend.

At the Florida United Numismatists (FUN) Show at the Orange County Convention Center, Orlando, Florida, on Thursday, January 5, 1989, at 1:00 P.M., in Room A-DH, Charles Gould will chair an ASCC meeting open to all check collectors and others interested at the show. Hugh Schull will speak.

Dr. Walt Ostromecki will chair a meeting for all check collectors in the Los Angeles, California area at the upcoming Numismatic Association of Southern California show. The meeting will be held on Saturday, January 27, 1989, at 3:00 P.M. at the Hyatt Hotel, 6225 Century Blvd., Los Angeles. Dr. Ostromecki may be contacted for information and details at Box 4159, Panorama City, CA 91412 or phone (818)-342-6304.

Herman Boraker will chair an ASCC meeting open to all check collectors and others interested at the ANA Mid-Winter Convention in Colorado Springs, CO on March 3-5, 1989. Details will be provided in the next issue of The Check Collector.

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Jack & Myrna Golden
P. O. Box 484
Cedarhurst, NY 11516
Areas: All.
(by Charles Kemp)

1188 Larry R. Sell
Box 604
Hornell, NY 14843
Areas: 1.
(by Bob Spence)

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Has dupl. cks to trade.
Father was George Story Sr.
Charter Member #5.

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(by ad in Paper Money)

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22-railroads, 23,
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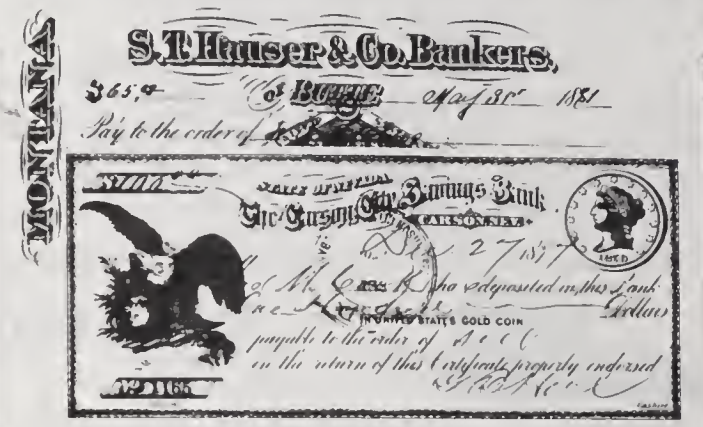
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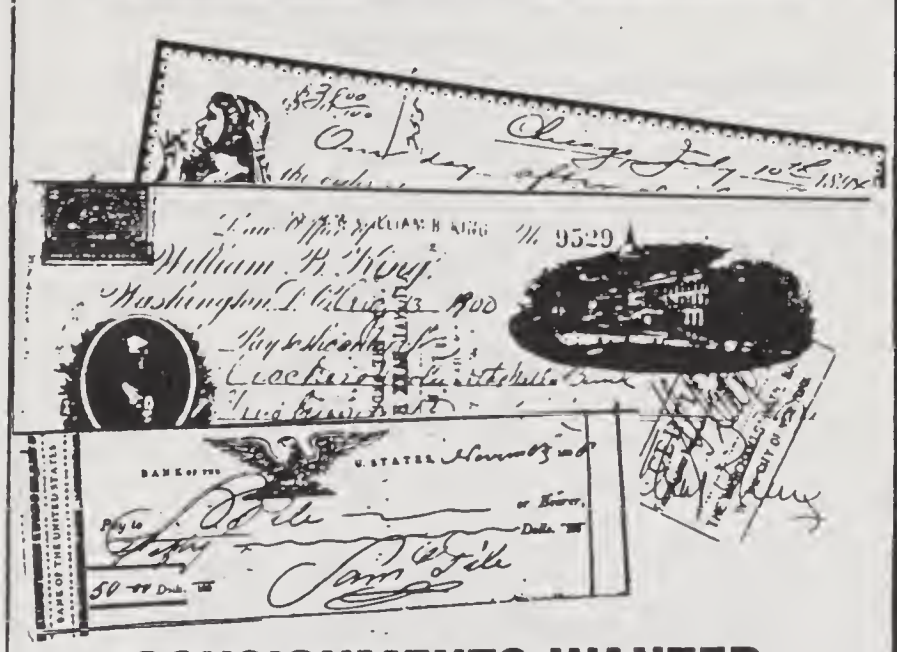

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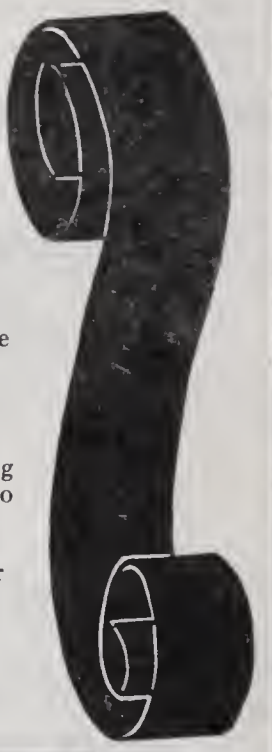

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